Forestry Business Planning Guide

January, 2001.

Chapter 1 WHAT KIND OF BUSINESS?

Owning and operating your own company is the goal of thousands of Canadians. With one and a half million small businesses in Canada, close to 35% of Canadians are employed by small businesses. Small businesses are defined as businesses having an annual revenue between $30 000 and $5 000 000 (Statistics Canada). Many new businesses fall into the category of micro-business, which can be defined as companies with two to ten employees. In addition, many people are self-employed, and basically operate as sole proprietorships.

There are many reasons why people decide to go into business for themselves:

- To achieve financial independence;
- To better utilize skills and talents;
- To control their own work schedule;
- To create an employment opportunity;
- To turn a good idea into a profitable business;
- To work without supervisors;
- To contribute to the betterment of their community;
- To fill a business or service need in their community;

The forestry industry, which traditionally has been driven by corporate and government activity, is increasingly becoming a sector where small business owners can create jobs and produce profits. Small businesses provide a broad range of services and products within the forestry industry, including:

Botanical forest products: edible mushrooms, florist-related products, wild berries and fruit, medicinal and pharmaceutical products, craft-related products, herbs and vegetables, landscaping products;

Harvesting and transportation: timber inventories, falling, heli-logging, trucking, barging, log sorting, scaling, grading, yarding (skidding), road construction, road deactivation, slide, gully and stream rehabilitation, waste surveys, planning, engineering and layout;

Primary manufacturing: lumber, logs for houses, pulp and paper, chip production, plywood, shakes and shingles, kiln drying, posts, poles and piling, fibreboard;

Secondary manufacturing (value added): furniture, cabinets, trusses, wooden boxes, fencing, pallets, siding, windows and doors, spindles, specialty paper, wood paneling;

Silviculture: planting, nurseries, surveying, brushing and weeding, spacing, pruning, commercial thinning, site preparation, fertilization, cone collection; and,

Special forest products: Christmas trees, firewood, maple syrup.

Selecting a Product or Service

The first step towards business ownership is deciding what type of product or service you want to offer your customers or clients. Deciding on a product or service for your company is a decision that only you can make. By evaluating the skills, experience and talents that you and your business partners possess, you can determine the most appropriate type of company to launch. If you have been, for example, involved in silviculture for the past five years, starting a company that manufacturers wood gates and fences might not be the most logical choice for a business.

To help you evaluate the type of business that your experience and background is best suited to, list the interests, experience, or expertise that you are bringing to your business.

Now, make a list of the types of services or products that you feel are in demand and could be profitable in your region. This may include products or services that are already being offered by companies, or else those that would fill a void in your market area.

If you have been active in the forest sector in the past, you have probably observed different types of independently-owned forestry companies in your region. Make a list of existing companies that are successfully marketing forestry-related services or products in your area.

Now compare the three lists. Ideally, the type of company that you have the skills and expertise to operate should match up with a product or service that is being sought after by customers or clients in your region. If there are already companies in your area that provide that service or product, you will have to determine whether there is room for another similar type of company.

The greatest business idea cannot succeed unless there is a market for it. While you are trying to decide what type of business to launch, answer these questions:

- Is there a demand for the product or service in the region that I plan to operate in?
- Will I have to seek customers or clients outside the region I plan to operate from?
- Is there a growing or shrinking need for this service or product?
- If there isn't an existing need at the moment, can I convince enough customers that they need to buy this service or product from my company?
- Is the success of this product or service dependent on a primary customer?
- Will this customer still be in operation in my area in five years?
- Does the product or service have the potential to be profitable, or will it be an on-going struggle to find enough customers or clients to make a living?

Finding the perfect balance involves identifying a product or service that combines your interests and skills with the demands of the marketplace. When starting a new business, it is advisable to keep things simple by offering one product or service before expanding.

Buying vs Start-Up

Businesses are bought and sold on a regular basis. Often, successful businesses are put up for sale because the owner is retiring, moving or going through a change in personal circumstances. Sometimes a business owner is not making a profit from his company, and decides to sell its assets, inventory and customer base rather than go out of business.

You may decide that you want to buy an existing company rather than start one from scratch. In some cases, you may be able to buy a company's assets, inventory and existing contracts with government agencies or corporations.

If you hear about, or are approached to buy an existing company, you need to assess its future value, in the same way that you would if you were starting a company from scratch. You can look at the company's past sales performance to give you some idea of what your potential revenues will be (although this is not a completely reliable test). Some of the disadvantages of buying a company can be that the equipment will probably not be new, and you will be inheriting the company's reputation, good or bad, which will become part of your company's reputation in the future.

If you are planning on buying an existing company, you should consult an accountant to review the books, and a lawyer to assist in a contract of sale. You should also meet with potential investors, including Aboriginal capital corporations or commercial banks, to discuss financing before you make a commitment to buy the business.

You need a business plan when you seek financing, whether you are buying an existing business, or starting one from scratch. Chapter 3 of this publication focuses on writing a business plan.

Information on starting a company from the ground up, is discussed in Chapter 2, "The Start-Up Phase."

Assessing the Market

Corporations carry out market research before launching a product to avoid the cost of developing and introducing something that will not sell because there is no market for it.

You can do your own market evaluation by researching the types of forestry-related businesses that operate in your region. First, make a list of companies that will be your "competition" once you get established. Are these companies working to full capacity, or is there a glut in the market for their service or product? Is there a limited number of contracts or customers available for the type of company you want to launch?

You have probably seen what happens in the retail sector when too many shoe stores open up in one mall. It is unavoidable that some of the shoe stores will go out of business, because there are only so many pairs of shoes that local residents will buy in a year. The stores that survive usually have their own special niche. For example, a mall might be able to support one discount, one high end and one working shoes store, but if four discount shoe stores open up, there is a good chance that they will not all survive the first year.

Once you have determined the type of business that you want to operate, take the time to research that part of the forestry industry. Call up potential customers and ask them if they plan to continue contracting or purchasing the type of service or product that you will be supplying. It is better to tailor your company's products or services to meet the needs of your customers, rather than trying to convince a customer to buy something that isn't exactly what they want. For example, if you are launching an on-reserve company that will provide silviculture services, you should contact the forestry companies that operate in your traditional territory, as well as your provincial or territorial forestry department to find out the volume of silviculture sub-contracting that they plan to offer in your area in the future.

SERVICE OR PRODUCT?

A service is a technical, trade or professional skill that you sell to your clients. For example, tree spacing, tree planting, and lumber transportation are services. Services are usually billed by the hour or day, by the basis of production, or by an estimate on the entire project.

A product is an item, either in its raw or finished state. For example, logs, railway ties, fire

If you are leaving a job to start your own company, it may be possible to offer your previous employer your services as a contractor rather than as an employee. Many companies are beginning to subcontract certain areas of production. While this often has the negative side effect of encouraging companies to lay-off full-time employees, the quick thinking entrepreneur can turn a "pink slip" into an order for services from their previous employer.

It is during the early planning phase of your company that you will want to talk to potential customers or clients to find out if your proposed service or product has a market. This is also the time in your business planning to not only be honest about your own abilities, but to be realistic about the long-term sales potential of your product or service in your region. Researching the market at this point in your business planning will help you determine whether there are enough clients in your area to keep your company paying the bills.

Opportunities in the Forest Sector

- Many First Nations companies and bands are subcontracting or entering into joint ventures with non-First Nations corporations in a wide variety of forestry-related opportunities.
- The number of contracts between First Nations companies and the provincial and territorial government forestry agencies, and government in general, have increased substantially in the past five years through direct awards, competitive and non-competitive bids.
- Silviculture-based companies create more jobs than any other forestry-related business opportunity

area.

- Secondary manufacturing of specialty items represents an excellent opportunity for First Nations. These companies often operate on small volumes of raw material.
- Special forest products represent business opportunities that are labour intensive but generally require minimal initial capital investment.
- There are hundreds of recognized botanical forest products being harvested and sold in Canada and internationally. Many of these products are native plants that are still harvested traditionally by First Nations.

Suggested Resources

Canadian Business Service Centre
Canadian Council for Aboriginal Business
Canadian Forest Service (Natural Resources Canada)
Department of Indian Affairs and Northern Development
Forestry Industry Network
Human Resources Development Canada - Self Employment Program
National Aboriginal Forestry Association

Note: You will find the telephone, mail and Internet contact information and a brief description for a number of the suggested resources in the appendix of this guide. These suggested resource contacts are listed by province and territory.

You have made the decision to go into business for yourself, identified your service or product, completed your market research, and are eager to begin looking for financing for your business idea. But there are still a number of steps that you need to take before you finally sit down with your banker or prospective investor to show them your business plan.

Naming Your Company

The first step is to establish your company as a legal entity. Before you can open a business account at a bank, apply for financing, get a business telephone line, or use business expenses as a tax write-off, your company needs to actually exist as a real entity.

One of the most tangible and exciting parts about starting a business, is naming it. It may be as simple as calling your company by your last name, the street you live on, a traditional name that is special to you, or even the name of the mountain you live on. You may want to call it something that easily identifies the service or product that you sell. For example, Thompson's Silviculture Services, or Yale Custom Furniture.

In some provinces and territories it is legal to carry on business without a registered name provided you use your own personal name. Your name must appear on all business related materials such as documents, cheques, letters etc. However, if you plan to use a name other than your own you may have to preform a business name search. Most provinces require new companies to preform a name search to ensure that the name is not already in use in the province or territory. New businesses must also register with the appropriate government department. There are generally a number of sites to register your business throughout your province or territory as well as the option to register on-line. For the location nearest you, please contact your provincial or territorial branch of the Canadian Business Service Centre (CBSC)

Contact the CBSC through their web site **www.cbsc.org/** or refer to the appendix for your provincial or territorial office.

Registering Your Company

Once your business name has been cleared for use, you will need to register your business name with your province or territory. It is at this point that you will need to make a decision on how you wish to conduct business in your province or territory. Your options are:

Sole proprietorship: Sole proprietorship is the simplest and most common type of company, and gives the individual business owner all decision making powers. This type of business does not give the owner's personal assets any protection from creditors in the event of a loan or credit-line default.

Partnership: Two or more individuals operating a business together is called a partnership. As with a sole proprietorship, in the event of financial problems, the owner's personal assets are not protected from creditors. This type of business can consist of active "working" partners, or include a silent partner who provides a financial investment, but not day-to-day involvement.

Corporation: A corporation provides the most protection for the individual business person, as personal liability is limited to the value of the investor's stock. Control in this type of company is based on the amount of stock held. Day-to-day operations of a corporation are generally the responsibility of managers, with the board of directors, who represent the corporation's shareholders, making decisions involving expansion and long-term survival of the company. Setting up a corporation is more expensive than a sole proprietorship or a partnership, as a lawyer is usually retained to draw up the corporate papers.

If you choose to operate as a sole proprietorship or a partnership, you will need to complete the necessary forms to register your business. Forms are available through your provincial or territorial agency or at your CBSC office. If you are incorporating, your lawyer will prepare Articles of Incorporation, bylaws and other relevant documents to establish your company, and register them with the appropriate provincial or territorial departments. Most municipalities also require that you buy a business license to operate your company within their city limits. If you are operating on a reserve, then you generally do not require a business license. If your reserve is located within a municipality, then you should contact that city's business license department for information on license requirements.

If you plan to do business retailing taxable goods or services in Atlantic Canada, you will need to register for the Harmonized Sales Tax (HST) with Canada Customs and Revenue Agency (CCRA). For more information on GST and HST and Natives Peoples see CCRA's web page at **www.cbsc.org/ontario/bis/display.cfm?code=2286** or phone 613-954-7954 and ask for Info Fax #2286.

The total cost of a name search and business registration for a sole proprietorship or partnership within Canada will cost between $45 and $150 depending on the requirements of your province or territory. Municipal business licenses vary in cost, but they generally range from $25 to $100. Incorporating your company, including lawyer's costs and registration fees, will cost upwards of $1,000.

Other Important Company Registrations

Once you have registered your business name and company with your province or territory, you will need to register for some or all of the following services:

Registration as a Vendor: necessary to collect and submit Provincial or Territorial Sales Tax if you sell products on a wholesale or retail basis
Worker's Compensation Registration: necessary if you have employees, including yourself and your partners, or if you decide you want business owner's coverage
Business Number Accounts: necessary for GST, HST, Corporate Income Tax, Payroll Deductions, Employment Insurance Premiums, and Income Tax Deductions (through the Canada Customs and Revenue Agency)
Import/Export Registration: necessary if your business will be conducting business internationally (through Canada Customs and Revenue Agency)

You should also check with an insurance agent who specializes in business coverage, for liability, fire, theft and employee fidelity insurance.

Considerations When Hiring Employees

If you plan to hire employees, you will need to get a business number from the CCRA that you will use when submitting payroll deductions. The Canada Customs and Revenue Agency has many offices throughout Canada. You can find the address and telephone number of the office nearest you listed in the Government of Canada blue pages of your telephone book under Canada Customs and Revenue Agency.

For information on worker's safety requirements, contact your provincial or territorial Worker's Compensation Board, **www.awcbc.ca/english/wcb_links.htm**, or consult the provincial or territorial government blue pages for your provincial or territorial office.

As an employer, you will have the responsibility of complying with various labour requirements and regulations. For more information and details on employee rights contact your provincial or territorial labour ministry. Your nearest office will be listed in the blue pages of your telephone book under "Provincial or Territorial Government."

Setting up an Office

Your business will start accumulating paperwork from day one. At first, a box to hold papers might be adequate, but sooner or later, you will need a filing cabinet to hold your client and business records, and of course, you'll need a place to put your filing cabinet. If you do not yet have office space outside your home, designate a room or corner of a low-traffic part of your house to serve as your office. You will need a desk or table, a chair, access to a telephone (either your home telephone or a separate business line), and basic office supplies (file folders, telephone message book, pens, pads of paper, record books, envelopes, etc.).

For certain types of companies you may need to produce typed documents such as business proposals, bids and reports. In the beginning, you may be able to rely on a friend or family member to type your company documents. Eventually, you might want to purchase or lease a computer to manage your company's records. There are many software programs available to help you operate your small business, including word processing, bookkeeping and database management (to keep track of your clients or projects). If you know who your customers will be, you may find advantages in purchasing software that is compatible with theirs. This would be relevant if you want to provide your customers or clients with computer discs that hold information on your product or services. Another advantage of having a computer is that you will then be able to access the Internet, have an e-mail (electronic mail) address and create a website.

Alternatives to buying a computer include renting computer time at a photocopy or computer shop, using a friend or family member's computer when needed, or hiring someone to do your computer work on an as-needed basis. If you decide to buy a personal computer (known as a PC) and software (Microsoft Word for word processing, Excel for bookkeeping, etc.), it will cost anywhere from $1,000 (used) to $5,000 (new), plus the cost of a printer.

Effectively managing your company records is an important part of any business. This includes preparing invoices, loan applications, bids, business proposals, etc. all which require time and typing skills to produce.

This does not necessarily mean that you have to type all of your own paperwork, but you may want someone to provide this service for you if you do not type.

The World Wide Web

Many small business owners have discovered that the Internet (also known as the World Wide Web) provides valuable research, marketing, communications and networking opportunities. To use the Internet, you will need an internal or external modem on your computer (a piece of equipment that enables you to connect to the Internet through your telephone line or television cable), Internet software (usually provided when you set up an Internet account, or sold at computer stores) and an account with an Internet provider. If your community or town is serviced by an Internet provider, you can usually sign up for 30 or more hours of access for as little as $20 a month. There are, however, some communities that are not yet in an Internet service area, and users must make a long-distance telephone call to access the Internet. If you are in a region that has Internet service, then using this communications tool will only cost you the monthly service fee. There are many sites on the Internet that charge fees to access their information or sell products and services directly to the consumer. Basically, the Internet is a relatively low-cost way to conduct research and promote your company to the world.

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Some companies use the Internet on a regular basis to do everything from checking industry prices for lumber, conducting business research, and maintaining a home page that promotes your services or products to potential customers. You can also use the Internet to communicate with your customers via e-mail. **There is a list of excellent forestry-related and business development web sites listed in the appendix of this guide.** There you will find information on contacts and suppliers, new technologies, marketplace ads, places to advertise, international trade links, training workshops, and financial management.

Business Consultants

Business consultants may be a valuable source of assistance if you are a first-time business owner. You may discover that there are certain aspects of running a business in which you are not experienced. Developing a business plan, filing payroll forms with the government, or preparing bid forms are things that you may need assistance with. There are many professional consulting companies that can provide you with services such as bookkeeping, business planning, payroll management, and marketing. **A list of business consulting companies, by province and territory, is included in the appendix of this guide.**

Business Education and Training

Your ability to effectively run your company will increase when you have some training in business management. This might mean reading books on managing a small business, enrolling in a business management program at a nearby community college, or signing up for a workshop or training session offered by your tribal council or a business organization like the Chamber of Commerce.

Many community colleges offer evening and weekend business management courses for small business owners. These programs are generally short-term and inexpensive to take. Several of the Aboriginal Capital Corporations offer half to full day business workshops on business orientation and business plan development, usually in conjunction with a sponsoring tribal council or band. Your provincial or territorial Canadian Business Service Centre office offers a variety of half day to three day courses and workshops to assist you in getting your business started or help you out in specific areas. Some courses offered include preparing a business plan, tips on saving tax, selling to government, record keeping, marketing you business, using the Internet as a business tool and many others. Contact your local CBSC or look them up on the Internet for upcoming classes.

Your local community college will also offer business related classes as well as diplomas in business. If you do not have a college in your community, many colleges now offer distance education classes. Consult your telephone book for the college nearest you.

Suggested Resources

Aboriginal Business Canada (Industry Canada)
Atlantic Canada Opportunities Agency
Calmeadow Foundation
Canada Business Service Centre
Canadian Council for Aboriginal Business
Canadian Executive Services Organization
Captus Press Inc.
CESO Aboriginal Services
Human Resources Development Canada
Industry Canada
National Aboriginal Forestry Association
Native Investment and Trade Association
Rural Economic Development Initiative
Western Economic Diversification

Listed by province and territory in the appendix of this guide.

Chapter 3 THE BUSINESS PLAN

Producing a business plan is an important step in making your business idea a reality and attracting outside financing and investments. Without a business plan, you will not be able to apply for loans, grants or other financial start-up funding. A potential investor will want to review your business plan to evaluate whether your business idea is likely to survive the difficult first few years of operation.

A business plan is a valuable road map for your company, because it describes your business concept, summarizes the objectives of the business, identifies the resources (both people and finances) that your company will require for operation, describes how you will acquire your working capital (such as grants, loans, investments, and sales) and how you will spend it (salaries, operating expenses, leasehold improvements, equipment, etc.). A business plan is also an excellent working document that you can refer to in the future to measure the performance of your company.

For start-up businesses, the business plan will seem difficult to produce because you cannot refer to a business history in order to forecast future financial performance and operating plans. If you are buying an existing company, or expanding your current business, you will have some operating and financial history to base your future plans on.

The business plan is an exercise in realistic goal setting. In order to produce a plan, you need to gather a wide range of information so that you can effectively describe your product or service, propose a plan to operate and market your company, and show how your company will generate adequate revenue to meet its financial obligations.

There are many sources of information for your business plan, including your own knowledge and experience from working in the forest sector, talking to other small business owners for advice, contacting potential customers or clients for information on their future needs, and doing research into the product or service that you will be offering. For example, if you are starting a company that manufactures cedar shingles, you will want to research the current wholesale and retail prices for your product. This research will allow you to estimate your potential revenue based on the volume that you expect to sell each year. If you are starting a tree spacing business, you can project your first year revenue based on contracts that you already have, or expect to win through a bidding process. To project operating costs, you need to research such expenses such as office rent, utilities, telephone service, promotional costs, bank fees, automobile expenses, etc. If you plan to manufacture a product, you will need to research the cost of new or used equipment, the annual cost to maintain or operate that equipment, and the cost of raw material to produce it.

If you are feeling overwhelmed by the prospect of writing your own business plan, there are many non-profit organizations, government agencies and professional consultants who can assist you in writing your plan. There is also an excellent interactive business planner on the Internet, at a business site called the Canada Business Service Centre **(www.cbsc.org/ibp/)**. There is a linkage to each province and territory. The site, operated jointly by the provinces and territories with the Federal Government, provides you with a step-by-step model to assist you in writing your business plan. There are several sample plans that you can download to your computer, as well as many valuable tips on writing an effective business plan.

Business plans can range from as few as five pages to more than 100 pages, depending on how complex your company is and how much detail you want to provide. There are certain points, however, that all business plans must cover, including:

- The name of the company, principals in the company, and the business address and telephone number;
- An executive summary (located at the beginning of the plan) which summarizes key aspects of your business;
- A description of the company's products or services;
- An overview of the industry in which the business will compete;
- A marketing strategy which summarizes the product, promotion, pricing, and distribution;
- A description of management and staff;
- A business implementation plan; and,
- A financial plan which includes pro-forma balance sheets, income statements and cash flow statements.

You need to keep in mind that potential lenders require a great deal of information on your proposed business before they can make a decision to finance your company. Be as thorough as possible with your business plan, even if it seems like an excessive amount of information. It is also important to be realistic about your projected income and expenses. Your goal should be to see a steady increase in your projected earnings from year one to year three, but do not make unrealistic or overly optimistic sales projections for your company that will be difficult to reach.

Begin the process of developing your business plan by reviewing the business plan outline checklist on the following page and collecting as much information as possible. Once you have accumulated this information (it may take several days or more to accomplish) sit down alone, with your partner or with a consultant, and begin making a list of key points that you want to make in each section of the plan. Review your draft plan frequently, and if possible, ask colleagues to take a look and offer feedback on it.

Business consultants, financial institutions and business organizations all use different styles for their business plans. Whatever style you choose, the basic information that you will need to include in your plan is generally similar.

To assist you in developing a business plan, a "Sample Business Plan" for a (fictional) forestry-related small business is included in Appendix 1 of this guide. The business plan outline and checklist on the following pages is based on the Canada Business Service Centre's interactive business planner on the Internet (**www.cbsc.org/ibp/**).

Business Plan Outline & Checklist

Part 1: EXECUTIVE SUMMARY

Cover Page

- List the company name, address and telephone number.
- List name or names of owners.

Business Description

- State status of company (sole proprietorship, partnership or corporation).
- Describe the product or service that the company is selling.

Ownership and Management

- List the names and responsibilities of owners and key management staff (often the manager of the company is the owner).
- Describe the experience and qualifications of the owners and managers (provide a brief summary of experience in areas such as the forestry or business sector).

Key Initiatives and Objectives

- Describe the basic focus of the company (the product or service that you will offer).
- List your primary goals for the next three years.

Marketing Opportunities

- Provide a general description of potential clients or customers for your company, and where they are located.

Competitive Advantages

- Offer some explanation of why your company will be unique or have an advantage in the market area you will be operating in (for example, an accessible location, competitive pricing, quality services or products, highly trained staff, ability to fill a market need, etc.).

Marketing Strategy

- Summarize the strategy that you will use to market your company's product or service to potential clients or customers (for example, selling value-added wood products directly to a broker in Vancouver, Edmonton or Fredericton, subcontracting services to government and/or corporations).

Summary of Financial Projections

- Describe your revenue projections for the next three years (using indicators such as gross sales and net profits).

Part 2: BUSINESS OVERVIEW

Business History

- List the year the company was established.
- Describe the company's major milestones (if it has been in operation in the past), such as new products or services, expanded office or manufacturing space, new employees.

Vision and Mission Statement

- Describe the primary reasons for starting your company (to offer quality services or products, to fill a void in the marketplace, to create employment on your reserve, etc.).
- Briefly explain how your background provides you with the skills and experience to make your vision a reality.

Objectives

- Describe the main goals that you would like to achieve in your first year of operation (purchase equipment, train employees, join a co-op to market your product, etc.).

Ownership of Company

- List the type of company, and names of all owners.

Location and Facilities

- Provide information on proposed purchase or rental of a business office or manufacturing facility.
- Describe the place of business (office, equipment storage, manufacturing facility, etc.).
- List reasons why the location was chosen.
- Describe special equipment the company owns or leases that will be used in the final product or service you are offering.

Part 3: PRODUCTS AND SERVICES

Description of Product or Service

- Offer a detailed written and/or visual description of the product, and include photographs if possible.
- Describe the service the company provides.
- Explain the production method and capacity.
- Explain how you will price your product or service.

Key Features of the Products and Services

- Provide information on your current market position (if this is an existing business).
- Provide information on the regional, provincial, territorial, national or international market for your product or service.
- Explain your strategy for maintaining or increasing your market share.
- Describe the type of individuals, companies or government agencies that will buy your product or service.

Production of Products and Services

- Describe how you will produce your product (manufacturing process to produce a value-added wood item, hiring and training crews to deliver silviculture services, harvesting Christmas trees from land leased from a band, etc.).

Future Products and/or Services

- Offer information on plans for additional products or services that you are planning for the future.

Part 4: INDUSTRY OVERVIEW

Market Research

- Research industry growth at Statistics Canada and your provincial or territorial statistical agency
- Describe your efforts to research the market that you will be selling to (calls to key purchasing agents at mills meetings with representative of forestry companies to discuss future contract opportunities, attendance at import/export conferences to explore international markets and demands, etc.).
- Offer your evaluation of the stability of the market that you will be selling to.

Size of Industry

- Provide information on the size of the local, provincial, territorial, national and/or international industry that you will be operating within (recent sales statistics for special botanical products, number of trees planted in by your provincial or territorial forestry industry in the previous year, changing demographics, etc.).

Key Product Segments

- Provide information on the various configurations that your product can be sold (raw or processed botanical forest products, assembled or unassembled wood furniture, etc.).

Key Market Segments

- Provide information on the types of companies that regularly buy your type of service or product, and where they are located.

Description of Industry Participants

- Provide information on other companies that provide the same service or produce the same product as your company.
- Describe where these companies are located.

Key Industry Trends

- Provide information on trends or industry shifts that could affect your business (a major increase in demand for the botanical forestry products to Asia for example, or a growing need for pallets due to increased manufacturing in the region, etc.).
- Offer information on trends or cyclical patterns in the business area that will affect your ability to sell your product or service (seasonal, industry shifts, etc.).

Industry Outlook

- Describe the health of the industry and projections for future growth.
- Provide information on the increasing or decreasing value of your product or service within the larger marketplace.

Part 5: MARKETING STRATEGY

Target Markets

- Provide information on your potential clients or customers.

Description of Key Competitors

- Provide information on the companies that you will be competing with in your service area.

Analysis of Competitive Position

- Offer reasons why your company will have the competitive edge in your market area (highly trained employees, higher production levels, latest in technology, use of quality material in production, ability to respond quickly to orders, etc.).

Pricing Strategy

- Explain how you will be pricing your product or services (industry standard, wholesale price determined by consumer demand, etc.).

Promotion Strategy

- Describe your plans for promoting your company to potential customers and clients (brochure, attendance at trade shows, home page on the Internet, monthly open house at your facility, participation in workshops, etc.).

Distribution Strategy

- Describe how you will distribute your product (sell direct to local wholesalers, sell directly out of company premises, export value-added products through a broker, sell raw material to a processing company, etc.).

Part 6: MANAGEMENT AND STAFFING

Organizational Structure

- Provide a list or chart that indicates the staffing at your company (manager, crew foreman, crew, office staff, etc.).

Management Team

- Provide information on the experience and knowledge of your key managers (attach resumes).

Staffing

- Describe your staff (numbers, skilled or unskilled, field or office workers, etc.).
- Provide information on your staff's hours of work (full-time, part-time, on call, etc.).

- Provide information on the number of hours your staff will work daily or weekly, and the number of weeks a year that they will be employed (for seasonal services).

Labor Market Issues

- Provide any information related to the pool of skilled workers in your area.
- Offer any information on specific labour ralated issues that might affect your company.

Part 7: RISKS

Market Risks

- Provide information on potential negative events that might affect your company's ability to sell its services or products to its intended market (export restrictions due to political problems in another country, major strike at sawmills in your area, a drop in demand for raw lumber due to recession or other factors, etc.).
- Describe some of your strategies to handle threats or weaknesses in the market place or industry.
- Explain how market changes and downturns might offer your company new opportunities (for example, as a small business with low overhead, you could provide services for larger companies that are downsizing or laying off employees).

Other Risks

- Offer information on other potential risks to the company (climate related problems, diseases that might affect your Christmas tree crop, shortage of planting stock for reforestation, etc.).

Part 8: IMPLEMENTATION PLAN

- Describe the steps that you will take, and the projected dates of implementation, of how you plan to bring your product or services to market (training and hiring employees, purchasing equipment, setting up a manufacturing facility, etc.).

Part 9: FINANCIAL PLAN

Financing Proposal

- Explain the proposed use of the current financing request from the lender or investor.
- List the proposed collateral for the loan.
- Offer a plan for the repayment of the loan.
- Provide information on other financing that you've applied for.

Security

- Provide a list of company-owned equipment.
- Provide appraisal information on company-held real estate.
- Provide a list of company assets.

Discussion of Projected Net Income

- Provide information on projected revenues, expenses and net income for the next three years (dollar value and percentage increase from year to year).

Discussion of Monthly Cash Flow

- Provide information on monthly cash flow requirements in order to achieve a positive cash balance.

Discussion of Projected Annual Cash Flow

- Provide information on the projected in-flow of cash revenue and out-flow of cash expenses during the first year of operation.

Discussion of Pro-Forma Balance Sheet

- Describe the company's debt levels for the next three years and plans to service this debt.

Discussion of Business Ratios

- Provide information on your company's profit potential for the next three years, by using a return on equity and profit margins as indicators.

Part 10: FINANCIAL CHARTS

- Pro Forma Income Statement – an income statement that compares your revenues to your expenses.
- Projected Cash Flow Statement (for current business year) – a cash flow statement that compares how much money will be coming in to how much you will be spending.
- Projected Annual Cash Flow Statement – 3 year forecast.
- Pro Forma Balance Sheet (Profit and Loss Statement) – a balance sheet that compares what your business earns to what it owes.

As you prepare your business plan, ask yourself the following questions, and try to answer them in your plan:

1. Why should a bank invest in my company?
2. What makes my company unique in the marketplace?
3. What will make it successful?
4. What are my contingency plans if sales are not as projected or costs are higher than expected?

Suggested Resources

Aboriginal Business Canada
Provincial or Territorial Statistics
Business Development Bank of Canada
Canada Business Service Centre
Canadian Executive Services Organization
Statistics Canada
Listed by province and territory in the appendix of this guide.

Chapter 4 FINANCING YOUR BUSINESS

The cost of launching a small business varies depending on the type of service or product offered by the company. A one-person operation that offers forestry-planning consulting services to First Nations bands, or a company that sells salvaged firewood, would require a much smaller capital investment than a company that manufactures a value-added item like unfinished pine furniture.

Some companies are up and running with an investment of less than $1,000, while others require hundreds of thousands of dollars in equipment, leasehold improvements, salaries, consulting, office expenses and marketing before they can start selling their product. The initial profit potential for the larger company should logically be far greater than for the low-cost company, but this is not always the case. Often, companies that require large financial investments can take many years to realize a profit. The goal for many business owners and investors is to realize profits on their investment within two or three years.

Regardless of the product or service that you are offering or whether you have one or ten employees, your company will probably need an investment or loan to cover some of the costs of operations, capital purchases and payroll during your first year or two of operations. There are many possible investment sources for your forestry business:

- Equity Funds
- Venture Capital
- Bank Loans (long term and short term debt)
- Vendor Financing and Equipment Leasing
- Aboriginal Capital Corporations
- Government Aboriginal Grants and Funding Programs

Equity Funds: One of the first things that a lender will look for is the business owner's personal investment in the company. Equity funds can be from savings, an inheritance, personal loans or lines of credit, loans or investments from friends, relatives and business associates, and stockholders shares in a corporation. These sources of equity are primarily unsecured, meaning that they are not tied to any of your company's equipment or real estate as collateral. When a business owner contributes equity to the business, it can be used to leverage or attract loans and investments from other sources. It also demonstrates to lenders and funding programs that the business owner has a stake in the success of the company.

Lenders often look for 25 - 50% investment in the start-up of a company coming directly from the business owner. As the company grows, many owners reinvest some of their earnings back into the business to encourage its growth, fiscal stability, and ability to leverage further loans when necessary.

Many start-up small businesses seek investments from family, friends or associates in exchange for a percentage of future profits. These are called shareholder's loans, but most commercial lenders will insist on a priority claim against assets, ahead of these "investors." If you incorporate your business, you may want to sell shares in your company to stockholders as a method of raising start-up capital. Stockholders do not usually have a claim on the assets of the company. They are accepting the risks and rewards that go along with investing in an exciting new venture with the future potential of a financial return.

Other forms of equity financing is through a general or limited partner in your company. General partners are usually involved in some aspect of the day-to-day operations of the company, while limited partnerships have restrictions on the direct involvement of the partner in decision making and liability of the company debts.

Venture Capital: This form of funding is considered a form of equity investment as the company or group that contributes funding is not entitled to repayment of the investment through loan payments, as with a commercial lender. Venture capital companies often seek opportunities within a specific industry and with companies that have solid business plans and management. Their return on their investment is realized when the business begins making a profit.

Venture capital companies often have more than profits on their agenda. These companies often invest pools of money from individuals who are looking for tax shelters for their income, or they represent a group of investors who are interested in a specific business sector, such as natural resources, mining or retail.

Bank Loans: Lenders look for answers to five questions when considering a loan application:

- The amount of the loan
- What the loan will be used for
- When will it be paid back
- How it will be paid back
- What is offered as security

Business loans, whether through a commercial bank, a credit union or an Aboriginal trust company, are classified as either working capital (to finance day-to-day operations of a company) or long term capital (for the purchase of equipment and other assets). Working capital frequently takes the form of a short-term debt (usually with a term of about one or two years), and is used to finance initial wages of employees, inventory, supplies and other start-up costs.

Long term debt is usually scheduled to be repaid over the estimated life of the assets being purchased, such as land, buildings, computers, tools, vehicles, and equipment. Long term loans are typically secured by the assets being purchased with the financing (up to 65%) and then by other company assets or personal guarantees of the owners or shareholders. The lender will usually demand that there is adequate insurance to protect the assets that you have purchased.

If you are applying for a Small Business Improvement Loan through your bank, you may be eligible for the Government of Canada loan guarantee program through the Small Business Loans Act. Ask your banker for more information on this program.

Often, a small business owner feels intimidated when approaching a bank for a loan. With a solid business plan, some equity, and confidence in your product or service, you should feel in a position of power when approaching a lender. Lending money is a profit making venture for a bank, and you, as a borrower, are the bank's client. Many banks have set up Aboriginal banking departments, with First Nations staff to assist you in your loan application. A list of banks that offer this service can be found in Appendix 3 for your province or territory.

Vendor Financing and Equipment Leasing: Many retail vendors or manufacturers offer finance programs through their corporation for new equipment purchases. The interest rates on this financing is usually higher than at commercial banks, but they are worth looking into. Leasing your equipment is also an option, with some vendors offering this service. There are also finance companies that specialize in commercial equipment lease-back options.

Aboriginal Capital Corporations: Aboriginal Capital Corporations (ACCs) are independent Aboriginal owned and controlled developmental financial institutions. They were established in the 1980's to offer commercial financing and services to viable Aboriginal businesses for start-up, acquisition and expansion purposes.

Today there are a total of 33 ACC located throughout Canada. They have provided Aboriginal businesses about 15 thousand loans totaling in the range of $500 million.

In some provinces and territories, successful applicants are monitored throughout the repayment phase of the loan. If the company maintains its payment schedule and demonstrates business stability, a portion of the payments on the loan may be forgiven. Inquire if this option is available through your ACC.

Check out the ACC web site for the centre nearest you **www.nacca.net/index.htm**

Government Aboriginal Grants and Funding Programs: During the past decade, provincial, territorial and Canadian governments have devised economic development initiatives in a variety of business sectors. These initiatives are designed to assist in job creation and economic growth in Aboriginal communities. Programs are designed for both band-managed and private small business initiatives. A number of federal and provincial agencies offer grants, contribution agreements, loan programs and other incentives to support Aboriginal business start-ups, employment training and expansions, including:

National Examples

- Aboriginal Business Canada (Industry Canada): Business Development Funding
- First Nation Forestry Program: (Natural Resources Canada / Indian and Northern Affairs Canada)
- Aboriginal Capital Corporation
- Industry Canada

Provincial Examples

- B.C.:Ministry of Forests: Small Business Forest Enterprise Program; Direct Award Contracts
- Manitoba: Aboriginal Business Financing Programs
- New Brunswick: Community Economic Development Fund and the Regional Opportunities Program

For additional information on funding programs in your province or territory, contact the government department directly. Also contact financial institutions and banking centres for business loan applications and funding criteria.

Suggested Resources

Aboriginal Business Canada (Industry Canada)
Aboriginal Capital Corporations
Business Development Bank of Canada
Canadian Forest Service (Natural Resources Canada)
Commercial Banks - Aboriginal Divisions
Indian Affairs and Northern Development Canada
Listed by province and territory in the appendix of this guide.

CONCLUSION

As all entrepreneurs discover, starting a company requires a high level of motivation, personal commitment and perseverance. After reading the Forestry Business Planning Guide, it should be apparent that it also takes research, planning financing and most important, a well-thought out business plan. Many self-employed individuals will agree that the rewards of owning a company is worth the hard work of the start-up phase.

The most important thing to remember when starting a company, is that you are not alone. In addition to the 20,000 other Aboriginal-owned businesses in Canada, there are dozens of organizations, government agencies and consultants who can help you make your dream a reality. All it takes is a telephone call, a letter, a visit, or an e-mail and you are in touch with a wide range of business support services.

This guide is only the starting point in planning your company. It is hoped that this guide will provide First Nations business owners with a framework for establishing a company, and continue to serve as a business resource centre long after their company is up and running.

Best wishes with your forestry-related business venture!

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APPENDIX 1

SAMPLE BUSINESS PLAN

BUSINESS PLAN

Cedar Hill Tree Services (Fictional Company)

January, 1999

Sam Johnny & Karen Peters, Partners
1234 North Shore
Cedar Hill, British Columbia
Tel: (250) 555-5555
Fax: (250) 555-5555
E-mail: kpeters@westcoast.com

Part 1: Executive Summary

Business Description

Cedar Hill Tree Services is a start-up, privately owned company that will operate from the Cedar Hill Reserve on Vancouver Island. The company will offer a variety of silviculture services including planting, surveys, brushing and weeding, spacing, pruning, commercial thinning, and site preparation. Cedar Hill Tree Services will also sell premium firewood to consumers through retail business outlets located on the Cedar Hill Reserve.

Ownership and Management

Cedar Hill Tree Services is a partnership owned and operated by Sam Johnny and Karen Peters. Sam Johnny has worked in the forestry industry for 15 years as a silviculture specialist for the Ministry of Forests and Island Forest Products. Karen Peters has owned and operated retail businesses in the Nanaimo area for more than ten years. She has a diploma in Business Administration from Fraser Valley Institute of Business. She has been a board member of the Cedar Hill First Nations economic development committee for five years.

Key Initiatives and Objectives

Cedar Hill Tree Services primary goal is to operate an environmentally sustainable forestry operation that will assist in the restoration and rejuvenation of forests in the central Vancouver Island area. The first year goals of the company include:

1. To provide quality silviculture services (including planting, surveys, brushing and weeding, spacing, pruning, commercial thinning, and site preparation) on contract to the Regional Forest District, First Nations bands, and forest-sector corporations within the traditional territory of the Cedar Hill First Nation.
2. To train and hire six First Nations men and women within the first year of operations and to employ them on two work crews.
3. To invest in necessary equipment and vehicles to sustain two work crews.
4. To develop a feasibility plan to recycle waste wood left by logging operations into marketable products such as firewood, railway ties, and material for secondary wood manufacturing products (such as First Nations art).

Marketing Opportunities

There are over 20 logging operations in the Central Vancouver Island Region that sub-contract silviculture services. Cedar Hill Tree Services will focus its client base amongst these operations.

Competitive Advantages

Cedar Hill Tree Services will have two fully trained year-round First Nations crews using state-of-the art equipment and techniques available for silviculture contracts in the region. While there are a number of companies in the region offering the same services, they employ primarily seasonal, low-skilled employees. Cedar Hill's advantage will be its skilled, experienced crews, and commitment to quality workmanship.

Marketing Strategy

The company's ongoing success in carrying out silviculture contracts on time and on budget, as well as Sam Johnny's excellent reputation in the regional forestry industry, will be the main marketing strategies for Cedar

Hill.

Summary of Financial Projections

Based on the high volume of contracts being offered in the region, and the high turnover of employees at other companies, Cedar Hill expects to be successful in securing contracts to keep its two crews working 90% of the year. First year gross revenues are projected at $200,000, second year at $250,000 and third year at $300,000. Expenses will be the highest during year one, due to major capital purchases. The profit margin for the company is expected to be 5% in year one ($10,000), 10% in year two ($25,000), and 15% in year three ($45,000).

Part 2: Business Overview

Business History

Cedar Hill Tree Services was formed in January 1998. The company's owners, Sam Johnny and Karen Peters, spent one year researching the business and developing contacts before launching the company. The company secured a $50,000 business training contribution from Forest Renewal B.C. and the Canadian Forest Service's First Nations Forestry Program in November 1997, and a three month training program for five First Nations men and women ran from January through March 1998. The first contract, a $25,000 tree thinning contract for Island Forest Services, was secured for April, 1998.

Vision and Mission Statement

Operating as an environmentally sustainable forestry operation that will assist in the restoration and rejuvenation of forests, Cedar Hill Tree Services will create eight full-time jobs (six crew members, one crew manager/owner, and one business manager/owner) for members of First Nations communities on Vancouver Island.

Objectives

Our primary objectives over the next year are:

1. Secure training funding for five First Nations men and women.
2. To offer a quality 3-month silviculture training program for five First Nations people, which was delivered from January through March, 1998.
3. To secure $100,000 in financing to provide funds for capital expenditure (two trucks and silviculture equipment).
4. To successfully bid on and secure $150,000 worth of silviculture contracts from the B.C. Forestry District, First Nations Bands, and Forest sector corporations.

Ownership

Cedar Hill Tree Services is a registered partnership of Sam Johnny and Karen Peters. The company was established in January 1998.

Location and Facilities

The company operates from a double wide trailer located on the Cedar Hill First Nations. The trailer lot is provided at a nominal fee by the band, in exchange for landscape maintenance of the Cedar Hill Tribal School. The trailer is rented from Percy Martin, and serves as the company's dispatch and main business office. The company's two trucks are parked at the facility each night, and all equipment is stored in an adjacent secured shed.

Part 3: Products and Services

Description of Products and Services

The company provides professional silviculture services that include planting, surveys, brushing and weeding, spacing, pruning, commercial thinning, and site preparation.

Key Features of the Products and Services

Manager/Owner Sam Johnny is highly skilled in surveying and site preparation for commercial forestry operations. The six crew members each have focused on a specific skill, and are given the responsibility of serving as crew boss when those services are being carried out. This not only offers the client a crew with three levels of skill (Senior Manager, Crew Boss, Crew members), but it contributes to high morale on the job, as each crew member is given a leadership role on a regular basis. Crew Bosses are also provided with a daily bonus if the daily work goals are completed on schedule. Cedar Hill Tree Services maintains two highly motivated, trained First Nations crews, who have modern, well-maintained equipment to carry out their jobs.

Future Products and Services

The company is conducting a feasibility study during the first year of operations to determine whether it would be profitable to salvage fallen and damaged trees and process the wood and bark for sale to a secondary market, including firewood, rail ties and material for First Nations artists. The study will be completed in March 1999, and if the project shows potential, a third crew will be trained for this service for the summer of 1999.

Part 4: Industry Overview

Market Research

There are at least 20 forest operations within 100 km of the Cedar Hill First Nation reserve, of which 14 operate on Crown Land within the band's traditional territory, 4 operate on privately owned lots, and 2 operate on reserve land. There has been a significant increase in the number of contracts offered through these operations in the past three years. The estimated total silviculture contracts among the 20 operations was valued at $2,000,000 in 1997, with similar projections for 1998. Cedar Hill Tree Services hopes to capture $150,000 (7.5%) of these contracts in 1998, and also create $50,000 worth of projects with First Nations bands in the region.

Size of the Industry

According to Forest Renewal B.C., the value of silviculture contracts in British Columbia has increased significantly in the past five years. In addition, a major initiative to restore and rejuvenate creek beds and logging roads is expected to continue growing into the next century. Silviculture work is potentially more recession-proof than logging operations and sales, because it involves the long-term growth and maintenance of forest lands.

Key Product Segments

The diversity of services offered by the company, provides a contingency system. If there is a slow-down in tree planting activity in the area, the company can focus on tree spacing or survey work. The establishment of a tree-recycling operation, which will harvest scrap wood and sell it to various markets (fire wood, arts and crafts material, fence posts, etc.) in 1999 will provide additional diversity for the company.

Key Market Segments

Due to the proximity of a high number of forestry operations, and the desire of staff to remain living in their own communities, the company will focus on contracts within 100 km of the Cedar Hill First Nation. Future sales of recycled wood may require a wider distribution area, however.

Description of Industry Participants

There are 12 full-time silviculture service companies operating in central Vancouver Island. Four of these companies are owned and operated by First Nations. At least six companies from outside the region successfully won silviculture contracts in the region in 1997. This indicates that the 12 local companies are not able to fill the demand for services, as outside companies are successful in winning at least 15% of the contracts in the region.

Key Industry Trends

The lumber and pulp industries have historically experienced highs and lows producing eras, resulting in several years of healthy profits and high employment, followed by bust years that cause economic hardship and unemployment in the region. The forest restoration industry, on the other hand, is primarily stable, due to the relatively small number of companies and employees providing the services, and the ongoing need to clear, plant and maintain new-growth forests.

The number of forest operations in central Vancouver Island region has remained stable for the past five years. First Nations involvement has increased, as band's secure access to Crown tenures, and in turn look to First Nations companies to provide services. A number of First Nations bands are entering into partnerships with forest sector corporations in a wide range of projects.

Industry Outlook

The B.C. Silviculture Association predicts that demand for services by its members will increase 5% per year for the next five years.

Part 5: Marketing Strategy

Target Markets

The target market for the company are the 20 forest operations within 100 km of the Cedar Hill First Nation reserve, of which 14 operate on Crown Land within the band's traditional territory, 4 operate on privately owned lots, and 2 operate on reserve land. Contracts will be pursued with forest sector corporations, the Province or

Territory's district forestry department, and nearby First Nations bands.

Description of Key Competitors

There are three other First Nations owned silviculture companies in the region. Two have been in operation for five or more years, and the third was established in 1997. The two oldest companies are small scale operations with three or fewer employees. The newer company has three five-member crews. That company is focused exclusively on tree planting operations.

The non-Aboriginal companies in the region are either micro businesses, or fairly large operations with 20-30 seasonal employees providing tree planting services. There are only three companies in the region that offer the wide range of services as Cedar Hill Tree Services.

Analysis of Competitive Position

Cedar Hill Tree Services has the advantage in that it has trained, year-round crews able to work in a variety of service areas. The company also owns new, reliable office equipment, and uses high tech communications equipment to stay connected to its crews at all times.

Pricing Strategy

The company will bid on all contracts at the standard industry rates for the required services.

Promotion Strategy

A promotional brochure, which will include a description of the company's services, bios of the owners, photos of the crews, and a mission statement, will be produced and distributed to the target client base. The company will also participate in forestry sector conferences and trade shows whenever possible.

Part 6: Management and Staffing

Organizational Structure

Sam Johnny is the manager of the Silviculture Crews and Karen Peters is manager of Operations. The six silviculture employees report directly to Sam Johnny. An on-call office assistant (15 hours per week) reports to Karen Peters. Bookkeeping and payroll services are provided by an outside consulting company.

Management Team

Sam Johnny has worked in the forestry industry for 15 years as a silviculture specialist for the Ministry of Forests and Island Forest Products. Karen Peters has owned and operated retail businesses in the Nanaimo area for more than ten years. She has a diploma in Business Administration from Fraser Valley Institute of Business. She has been a board member of the Cedar Hill First Nations economic development committee for five years. Resumes are included in the appendix.

Staffing

Sam Johnny will work full time as Silviculture Manager, and Karen Peters will work full-time as Operations Manager. The six crew members will work 40 hour work weeks, with three weeks paid vacation (one week each summer and two weeks from December 15 - January 1 each year).

Labour Market Issues

During the first year of operations, staff will earn $10 per hour, which is over the provincial minimum hourly wage. As the crew is co-ed, all staff will be required to take a one-day sexual harassment workshop as part of their training.

Part 7: Implementation Plan

Implementation Activities and Dates

Within the first year the company will undertake the following activities:

1. Purchase two new four-wheel drive 3/4 ton pick up trucks for field use.
2. Purchase equipment necessary to keep two crews operating at all times.
3. Purchase a new computer, software and a printer, fax machine and used office furniture.
4. Produce a brochure on the company's services.
5. Complete a feasibility study on salvaging and marketing forest tree waste.
6. Contract and meet all potential clients in the region, to make a presentation of the company's services.
7. Complete a one-month training program for five First Nations employees.

Market Risks

The largest market risk is the reduction or pull-out of logging activities in the central Vancouver Island forestry district due to an international market decline.

Other Risks

A major forest fire, flood or earthquake in the region would temporarily cause a reduction in business activity, which the company would respond to by converting its focus to post-natural disaster restoration services. A major strike in the logging and/or mill sector may create a situation in which it would be dangerous for Cedar Hill crews to cross the picket line. First Nations roadblocks or other political activity related to the treaty process may reduce logging activities in the region for a limited period of time.

Part 8: Financial Plan

Discussion of Projected Net Income

First year gross revenues are projected at $200,000, second year at $250,000 and third year at $300,000. In the first year of operations, revenue sources include a $10,000 owner investment, $140,000 in silviculture contracts, and $50,000 for employment and training through Forest Renewal B.C. and the Canadian Forest Service's First Nations Forestry Program. The profit margin for the company is expected to be 0% in year one, 10% in year two ($25,000), and 15% in year three ($45,000).

The estimated total silviculture contracts among the 20 forestry operations in the region was valued at $2,000,000 in 1997. Cedar Hill Tree Services hopes to capture 7.5% of these contracts in 1998, 10% in 1999, and 15% in 2000. It also plans on developing joint-ventures with First Nations bands in the region which will result in a projected $50,000 worth of contracts annually. The aggregate gross income for the next three years is $750,000, with net profits of $80,000.

Discussion of Monthly Cash Flow Statement

Revenues of $16,666 per month will be required to cover operating costs in year one.

Discussion of Projected Annual Cash Flow

An initial business training program (funded at $50,000 by Provincial and Federal training programs) will cover all costs of operations and staffing for the first three months of the company's operations. The fourth month of operations will require a $16,666 level of revenue, which will need to be sustained through December 1998.

Discussion of Pro-Forma Balance Sheet

Silviculture contracts for $150,000 in 1998, $225,000 in 1999 and $300,000 in 2000 will be required to meet all payroll and operating expenses, and to service a capital loan of $100,000. While there will be no profits in 1998, this will increase to $25,000 in 1999 and $45,000 in 2000.

APPENDIX 2

NATIONAL FORESTRY AND BUSINESS-RELATED INTERNET SITES

NATIONAL FORESTRY BUSINESS-RELATED INTERNET SITES

1. Forestry

Canadian Forest Seedling Nurseries and Services Directory
www.for.gov.bc.ca/nursery/EXTENSN/NurseryDirectory.html

- Canada wide directory for forest seedling trees

Canadian Forestry Links
http://infoweb.magi.com/~evb/forest.html
Database of forestry links in Canada

- Biodiversity
- Associations
- Forest genetics
- Forest products
- Forest management
- Silviculture
- Sustainable forests
- Soil, insects and disease
- Research forests
- Geographical Information Systems and more

Canadian Forests
www.canadian-forests.com/

- Links to federal and provincial governments Internet sites
- The forest industries
- Service and supply companies
- Associations, NGOs, consultants
- Education, research
- Forestry news
- Employment opportunities, and much more

Canadian Institute of Forestry
www.cif-ifc.org/direct.html

- Advocate responsible forestry practices
- Develop and promote Standards of Practice and forestry ethics
- Advance the stewardship of Canada's forest resources
- Provide national leadership in forestry
- Promote competence among forestry professionals
- Foster public awareness of Canadian and international forestry issues

Canadian Pulp and Paper Association

www.cppa.org/

- Sustainable harvest practices
- Environmental improvements
- Research and development
- Products and members

Canadian Trade Ex

http://woodtech.net/

Linking the forestry, mining, construction & industrial supply communities of Canada

- Contacts and suppliers
- The forest industry
- Listing of forest mill and loggers

Canadian Woodlands Forum

www.cwfcof.org/

- Advance new technology and trends
- Enhance operational competence
- Enhance the efficiency of woodlands operations
- Promote the sustainable management of Canada's forests
- Provide continued access to global markets

Ecoforestry Institute Society of Canada

www.ecoforestry.ca/

- Promotes ecologically, socially and economically responsible forest use
- Maintains and restores the complexity and diversity of our forests
- Provide outreach
- Publish the journal EcoForestry
- Offer training programs and workshops

Ecosystem Management by Emulating Natural Disturbance

www.biology.ualberta.ca/emend/index.htm

- A biologically-based research project to meet general needs of forestry companies
- Sustainable management
- Promote holistic and ecologically-sensitive silviculture

Forest Engineering Research Institute of Canada (FERIC)

www.feric.ca

- operational forest research and development
- harvest engineering and operations
- transportation and maintenance
- silviculture operations

FORCAST

www.forcast.forest.ca/forcast.html

- forest sector research
- science and technology
- technology transfer

Forestry Industry Network

www.forestind.com/

- Equipment dealers
- Publications
- Trade Shows
- Log prices

Forest Renewal B.C.

www.forestrenewal.bc.ca

- Searchable database for wood industry related information
- Forestry-related events

Forest World

www.forestworld.com/

- Forest industry news
- Resources for industry professionals and forest landowners
- Database of over 6000 forest industry related web sites
- Marketplace of job ads, classified ads, log prices etc.

Forintek Canada Corp.

www.forintek.ca/

- Research Canada's solid wood products industry, which manufactures lumber, plywood, particle board and value-added products.
- Market support research
- Manufacturing technology
- Forest resource characterization
- Technology transfer and technical services

National Aboriginal Forestry Association

www.nafaforestry.org

Advancing the concepts of Aboriginal control and sustainable development of forest resources to serve the needs of Aboriginal communities

- Business and trade development
- Database of aboriginal forest companies and contacts
- Education and training and employment
- Tools to promote good forest land management practices.
- Aboriginal forestry issues: research and advocacy

- networking and information sharing

National Forestry Database Program
http://nfdp.ccfm.org

- Forest inventory
- Allowable annual cut
- Forest fires
- Forest insects and diseases
- Forest products
- Silviculture
- Forest management expenditures
- Revenues and economic profile
- Pest control product use

Northern Forest Research and Extension Partnership
http://otaku.unbc.ca/nfrep/

- Provides information and decision-support for sustainable ecosystems,
- Economies and communities into the future
- Promoting learning in northern communities

Sustainable Forest Management Network
www.ualberta.ca/sfm

- national university based-forest research network
- understanding disturbance
- resource utilization impact minimization
- strategies for sustainable forest management
- research on Aboriginal/First Nations forestry Issues

Woodcenter.net
www.woodcenter.net/

- Web Site on lumber, wood products, paper, and packaging.
- database containing thousands of web sites,
- Advertising, public relations and media kit

2. Business Development

Aboriginal Business Canada (Industry Canada)
www.abc.gc.ca/

- Funding programs and criteria
- Aboriginal trade and market expansion initiative

Aboriginal Network Consulting
www.abnetcon.com/

- Business plan development
- Feasibility studies
- Financial planning
- Accounting services
- Computer consulting
- Management services

Aboriginal Youth Business Council

www.aybc.org/

A volunteer run, non-profit, youth-driven council of First Nation, Metis, & Inuit entrepreneurs.

- Glossary of business terms
- Searchable database
- Financing
- Support forum

Aboriginal Youth Business Guide

www.ayn.ca

- Explores many different kinds of businesses
- Determines how suited you are to a career in business
- Asks questions that you need to answer to plan a successful business
- Introduces other young people who have chosen a business career
- Explains words & phrases commonly used in business
-

ARCNet

www.taybridge.com/arcnet/archome.htm

ARCNet is the resource centre for finding Aboriginal-Canadian businesses.

- Promote Aboriginal-Canadian businesses and organizations.
- Free listings
- Web design & authoring
- Technical & copy writing
- Graphic design
- Computer & internet-based training
- Interactive CD-ROM development
- Internet research
- Electronic documentation
- Document conversion (PDF and HTML)
- Project management

Atlantic Canada Opportunities Agency (ACOA)

www.acoa.ca/english/index_frame.html

- Development of business and job opportunities in Atlantic Canada
- Entrepreneurship related links
- Links specifically for aboriginal business

Canada Business Service Centre
www.cbsc.org/ibp/

- Interactive business planner
- On-line small business workshop
- Links and information on trade shows, associations, books, magazines, videos, government regulations, government programs, company directories, market and statistical information.
- Search for information and complete description of available programs

Canadian Forest Service
www.nrcan.gc.ca/cfs/

- First Nation Forestry Program
- Science and technology network
- Canada's forest inventory
- Research networks

Canadian Home & Micro Business Federation
www.homebiz.ca/

- On-line resource for micro businesses
- Free business directory, newsletter and discussion forums
- Sell your products or services on-line through the "General Store"

CanadaOne
www.canadaone.com

- On-line magazine
- Canadian business directory
- Canadian specific business resources
- Technology centre

Captus Press Inc.
www.captus.com/information/f-aborflyer.htm

Focussing specifically on entrepreneurship within Aboriginal communities and the Canadian economy, this Internet resource identifies what Aboriginal people can expect to gain from entrepreneurship and how the practices of business development can be shaped to suit their needs.

- Internet multimedia
- Aboriginal entrepreneurship
- Economic development
- Journal of Aboriginal Economic Development
- Aboriginal people and natural resources
- Law and Aboriginal people

CESO Aboriginal Services
www.ceso-saco.com/aboriginalsvc.htm

Volunteer advisers work with Aboriginal, Metis and Inuit communities and businesses across Canada. They have expertise in over 150 professional and management areas, and have assisted more than 20,000 Aboriginal, Metis and Inuit business ventures.

- Business training and advice
- Organizational development and human resources
- Financial management
- Banking expertise and advice

First Nation Information Project
www.johnco.com/firstnat/
Share knowledge, interests, and effective practices connecting the Aboriginal community from around the country and the world.

- Information and listings for native businesses
- Listings and information on First Nation and other Aboriginal organizations
- Newspage and event listings
- Free listing and web page

Global Focus Consulting Group
www.importexportcoach.com/business_resources.htm
This page is full of hundreds of business development information, resources, tools, magazines, government programs, and tips.

- Business resources
- Business and marketing plans
- Export marketing plan for crafters and gift manufacturers
- Export marketing plan for value added wood manufacturers
- International trade links and resources

Indian Affairs and Northern Development Canada, Department of
www.inac.gc.ca

- The management of forests on-reserve (offers forest management resource information)
- Information on community economic development organization
- The procurement strategy for aboriginal businesses (doing business with the federal government)
- Aboriginal supplier inventory registration

Industry Canada
http://strategis.ic.gc.ca

- Funding programs for businesses
- Small business loan guidelines
- Small business handbook
- Provincial and municipal information for businesses
- Links to Canadian and international information databases, business support and services
- Markets, trade and investment
- Industrial perspectives

- Managing your business
- Marketplace services

Native Investment & Trade Association

www.native-invest-trade.com/missions.htm

- Aboriginal, non-profit association, dedicated to pursuing self-reliance through entrepreneurship.
- Promotes communication, partnerships and joint ventures
- Aboriginal business directory

Red Road Technical Services

www.rrts.net/

- Positive partnership building with the Non-native community
- Project development and consultation
- Business development
- Communications consulting
- Information technology
- Internet development
- Graphic design and desktop publishing
- Project development and consultation
- Conferences, training programs, workshops, researching, writing, editing

Small Business in Canada

http://canadaonline.miningco.com/newsissues/canadaonline/msub25.htm

Links to resources and information for effective business operations including

- How to create a home office
- Financial management
- GST remittance calculator
- Health programs for small business
- Much more

Ulnooweg Development Group

www.ulnooweg.ca

An Aboriginal owned corporation serving the small business needs of the Status Indian Market in Nova Scotia, New Brunswick and Prince Edward Island.

Western Economic Diversification

www.wd.gc.ca/

- Starting a business
- Financing resources
- Exporting and marketing
- Selling to government

APPENDIX 3

SOURCES OF INFORMATION FOR ABORIGINAL ENTREPRENEURS

BRITISH COLUMBIA

I. NON-PROFIT SECTOR

Aboriginal Capital Corporations (ACC)
There are seven Aboriginal capital corporations in BC that administer financing for one or more government entities specifically to Aboriginal businesses. Financing is intended to enable, start, acquire or expand viable Aboriginal businesses. First Nations, Non-status Indians, Inuit and Métis entrepreneurs living in BC are eligible for the program. ACC provides loans up to $50,000 to create, acquire, expand or upgrade Aboriginal businesses. Some of the ACC's serve Aboriginal businesses affiliated with specific First Nations or geographic regions.

All Nations Trust Company
Suite 208, 345 Yellowhead Highway
Kamloops, BC V2H 1H1
Phone: (250) 828-9770
Fax: (250) 372-2585
Toll Free: 1-800-663-2959

Tale'awtxw Aboriginal Capital Corporation
Box 1, Building 17
7201 Vedder Road
Chilliwack, BC V2R 4G5
Phone: (604) 824-2088
Fax: (604) 824-2022
Toll Free: 1-800-779-7199

Tale'awtxw Economic Development Association
c/o Alliance Tribal Council
130 North Tsawwassen Drive
Delta, BC V4K 3N2
Phone: (604) 943-6712
Fax: (604) 943-5367

Tribal Resources Investment Corporation
217 - West 3rd Avenue
Prince Rupert, BC V8J 1L2
Phone: (250) 624-3535
Fax: (250) 624-3883
Toll Free: 1-800-665-3201

First Nations Agriculture Lending Association
345 Yellowhead Highway,
Kamloops, BC V2H 1H1
Phone: (250) 828-9751
Fax: (250) 372-1595

Bella Bella Community Development Society
Box 880
Waglisa, BC V0T 1Z0
Phone: (250) 957-2381
Fax: (250) 957-2544
Limited to members of the Heiltsuk First Nation

Nuu-chah-nulth Economic Development Corporation
5000 Mission Rd
Box 1384
Port Alberni, BC V9Y 7M2
Phone: (250) 724-3131
Fax: (250) 724-9967
Limited to any Aboriginal person living in traditional Nuu-chah-nulth Nation territory,
or any Nuu-chah-nulth band member living anywhere in BC.

Calmeadow Foundation
Phone: (416) 362-9125
Fax: (416) 362-0769
E-mail: metrofund@calmeadow.com

The Calmeadow Foundation is a Toronto-based non-profit foundation which encourages economic self-reliance among the self-employed in Canada and the developing world.

First Peoples' Fund

A private sector initiative designed to assist First Nation communities establish and operate their own micro-enterprise loan funds. Loans are offered at commercial interest rates and range from $300 to $3,000. Loans are offered to self-employed people within borrower circles of 4-7 people who approve and collectively guarantee loans. No collateral or equity contributions are required. Loan funds are administered by the communities themselves with the support of the First Peoples' Fund.

Canadian Council for Aboriginal Business (CCAB)
British Columbia Chapter
208-190 Alexander
Vancouver, BC V6A 1B6
Phone: (604) 684-2999
Fax: (604) 684-2988

The Canadian Council for Aboriginal Business is a national organization which brings Aboriginal and non-Aboriginal business people together for mutually beneficial partnerships through its business internships. Participating Aboriginal interns gain business experience, training, networking and develop managerial and entrepreneurial skills.

Canadian Executive Services Organization (CESO)
2645 - 1975 Marine Drive
North Vancouver, BC V7P 3G2
Phone: (604)986-4566
Fax: (604)981-3584
Internet: **www.ceso-saco.com**

The Canadian Executive Services Organization (CESO) offers the skills of over 4,300 retired professional volunteers to business owners throughout Canada. The non-profit organization provides volunteer services to over 1,000 communities, organizations and individuals a year in areas where skills are lacking. Business advisory services are usually limited to a week or less, often on a part-time basis. If you need assistance in developing a business plan, or setting up a record keeping system, for example, CESO may be a good source of expertise.

Crown Publications Inc.
521 Fort Street
Victoria, BC V8W 1E7
Phone: (250) 386-4636
Internet: **www.crownpub.bc.com/**

Crown Publications produces and sells publications related to BC human and natural history, politics and government documents. Of particular interest to forestry-related businesses are the Forest Practices Code, as well as the Blue Book and the Green Book, which list operating rates for various types of equipment such as excavators, loaders and saws.

Native Investment & Trade Association
#410- 890 West Pender Street
Vancouver, BC V6C 1J9
Phone: (604) 684-0880
Fax: (604) 684-0881
Toll Free: 1-800-337-7743
Internet: **www.native-invest-trade.com**

NITA coordinates and publishes a directory of British Columbia First Nations, governments, organizations, programs and Aboriginal-owned and operated businesses and services. It also delivers a number of conferences and workshops each year in British Columbia and other provinces relating to Aboriginal business development.

II. FINANCIAL INSTITUTIONS

Business Development Bank of Canada
5 Place Ville Marie,
Montreal, Quebec H3B 5E7
Phone: (514) 283-5904
Fax: (514) 283-2872
Internet: **www.bdc.ca**
Contact the main office for information on the branch nearest you.

The Business Development Bank of Canada (BDC) is a Crown corporation with a mission to help create and develop Canadian small and medium sized business. They offer a variety of financial products to fit each stage of a business's growth from the smallest micro-business to expanding medium-sized businesses.

They provide specialized financial assistance such as counseling assistance to small enterprises and provide a "Small Business Start-up Kit." Each branch has their own Aboriginal services account manager.

Commercial Banks — Aboriginal Services

Most major banks have an Aboriginal division. First Nations business owners should contact their bank branch to get the contact for Aboriginal banking in their area.

Bank of Montreal
Aboriginal Banking
595 Burrard Street
Vancouver, BC V7X 1L7
Phone: (604) 668-1360

Bank of Nova Scotia
Aboriginal Banking
602 West Hastings, 3rd Floor
Vancouver, BC V6B 1P3
Phone: (604) 668-2721

Canadian Imperial Bank of Commerce (CIBC)
Aboriginal Banking
400 Burrard Street - 5th Floor
Vancouver, BC V6C 3A6
Phone: (604) 665-1254

First Nations Bank of Canada
TD Financial Group
Pacific Division - Toronto Dominion Centre

Vancouver, BC V7Y 1A2
Phone: (604) 654-3385
Internet: **www.firstnationsbank.com**

Royal Bank of Canada
Aboriginal Banking
108 North Tsawwassen Drive
Delta, BC V4M 4C2
Phone: (604) 943-6735

III. GOVERNMENT – FEDERAL

Aboriginal Business Canada (Industry Canada)
Aboriginal Economic Programs
300 West Georgia St., 21st Floor
Vancouver, BC V6B 6E2
Phone: (604) 666-3871
Fax: (604) 666-0238
Internet: **www.abc.gc.ca** (Aboriginal Business Canada)
Internet: **www.strategis.ic.gc.ca** (business information and resources)

The program targets small business and offers both financial and non-financial assistance. Contributions can be made towards the costs of developing business plans and under-taking feasibility studies, establishing new businesses or joint ventures, and increasing technology use in a business through acquisition of equipment as a way to improve competitiveness. Aboriginal Business Canada also offers support in areas such as management and technical training.

Human Resources Development Canada (HRDC)
Toll-free: 1-800-206-7218
Internet: **www.hrdc-drhc.gc.ca**
Internet: **www.hrdc-drhc.gc.ca/stratpol/edd/OASEC.shtml** (Self-employment Program)

This program provides you with income support, coaching and technical assistance to help start a business. Applicants must be receiving or have received employment insurance benefits within the past 36 months

To qualify, applicants must agree to provide a business plan showing potential for long term self-employment, be starting a new business or taking over an existing one, and agree to work full-time on the business while receiving financial assistance.

Department of Indian Affairs and Northern Development
1550 Alberni Street
Vancouver, BC V6G 3C5
Phone: (604) 666-0596
Fax: (604) 666-2670
Internet: **http://www.inac.gc.ca**

The Department of Indian Affairs and Northern Development offers forest management resource information through their website, as well as various advisory and community assistance programs.

Community Economic Development Organization – Projects in this community-based economic development program vary depending on local priorities and may include: employing Economic Development Officers at the community or Tribal Council level to support employment and training programs, economic development planning, business planning and start-up funding. Funding is provided under Federal Government First Nations agreements.

Resource Access Negotiation Program – This program provides financial assistance to First Nations organizations involved in negotiations that will enable access to business and employment opportunities in the natural resource sectors. Funding is available for co-management initiatives with the government or private sector.

Federal Aboriginal Procurement Strategy – This program was announced in April 1996 by DIAND to support Aboriginal economic development by providing Aboriginal businesses with increased opportunities to supply goods and services to the federal government. To be eligible, a business must be 51% aboriginally owned and operated. If your company offers a service or product that the federal government is interested in buying, you should consider registering for this program. For further information, contact DIAND at (604) 666-7762.

Natural Resources Canada – Science & Technology Internships
580 Booth Street, 6th floor
Ottawa, ON K1A 0E4
Phone: (613) 995-6275
Fax: (613) 947-4117
E-mail: gmasse@nrcan.gc.ca
Internet: **www.nrcan.gc.ca/css/hrsb/intern-e.htm**

The Science and Technology Internship Program provides an opportunity to recent graduates in science, engineering or business to gain relevant and meaningful work experience. Interns are invited to work on natural resource sciences projects of commercial potential, in cooperation with Natural Resources Canada (NRCan). Interns are paid by NRCan, and internships last up to one year. Private sector organizations, universities and non-federal government organizations are all eligible to host interns.

Canadian Forest Service – Natural Resources Canada
Pacific Forestry Centre
506 West Burnside Road
Victoria, BC V8Z 1M5
Phone: (250)363-0600
Fax: (250)363-0775
Internet: **www.pfc.forestry.ca**

The mission of the Canadian Forest Service (CFS), a sector of Natural Resources Canada, is to promote sustainable development of Canada's forests and competitiveness of the Canadian forest sector, for the well-being of present and future generations of Canadians.

The CFS publishes guides and papers relating to forest business planning, and numerous research publications related to forestry and forestry products.

First Nation Forestry Program
Pacific Forestry Centre
506 West Burnside Road
Victoria, BC V8Z 1M5
Phone: (250) 363-6014
Fax: (250) 363-0775
Internet: **www.pfc.cfs.nrcan.gc.ca/main/programs/fnfp/index.html**

This program provides funding and forestry advice to status First Nations with the goal of providing access to a greater role in participating in forestry in the future. Funding assistance is available to foster business partnerships both on and off reserves, with various government and non-government organizations, and the forest industry. Eligible applicants include Bands, Tribal Councils and First Nations-owned businesses.

Statistics Canada
600 - 300 West Georgia St.
Vancouver, BC V6B 6C7
Toll Free: 1-800-263-1136
Local: (604) 666-3691
Fax: (604) 666-4863
Internet Site: **www.statcan.ca**

Statistics Canada is a national statistical agency which has programs organized into three broad subject matter areas: demographic and social, socio-economic, and economic. The agency collects, compiles, and analyzes abstract and published statistical information on virtually every aspect of Canada's society and economy. Statistics Canada offers demographic information that is useful in developing a forestry business plan, as it publishes a statistics publication in the forest sector.

Western Economic Diversification
Box 49276, Bentall Centre 4
Vancouver, BC V7X 1L3
Phone:(604) 666-7095
Fax: (604) 666-2353
Toll Free: 1-800-663-2008
Internet Site: **www.wd.gc.ca**

Western Economic Diversification offers a network of business professionals to help with business planning and development, accessing capital, export and trade development, and selling to government markets.

Community Futures Development Corporations
1707-1166 Alberni Street
Vancouver, BC V6E 3Z3
Phone: (604) 681-7130
Fax: (604) 681-9369

The Community Futures Development Corporations (CFDC) are committed to helping small and medium-sized businesses in Western Canada to develop and create jobs by providing technical support and assistance, training and counseling. High risk loans up to $75,000 at competitive commercial lending rates are available through the CFDC's. Contact the Vancouver office for the CFDC branch nearest you.

IV. GOVERNMENT - PROVINCIAL

Aboriginal Affairs, Ministry of
Social and Economic Initiatives Branch
908 Pandora Avenue, 3rd Floor
Victoria, BC V8V 1X4
Phone: (250) 356-8286
Fax: (250) 356-6662
Enquiry BC 1-800-663-7867
Internet: **www.aaf.gov.bc.ca/aaf/pubs/fcfund.htm**

BC Stats
Ministry of Finance and Corporate Relations
553 Superior St.
Victoria, BC V8V 1X4
Phone: (250) 387-0359
Internet: **www.bcstats.gov.bc.ca**

BC Stats is the central statistical agency for the province. It maintains a large inventory of statistical products and services, and expertise. Statistics and information are acquired from various sources, and then packaged for distribution. Market trends and demographics relating to your product or service may be available through BC Stats.

Forests, Ministry of
Aboriginal Affairs
610 Johnson Street, 3rd Floor
Victoria, BC V8W 3E7
Phone: (250) 356-7856
Fax: (250) 356-6076
Internet: **www.for.gov.bc.ca**

The mandate of the provincial Ministry of Forests is to manage the provincial forests in the interest of the public. Within this mandate, their activities range from developing and implementing policy for many aspects of the overall integrated management of forests. In doing so they are continually researching and forecasting uses and access to BC forests. Programs of interest to First Nations-owned businesses are the Small Business Forest Enterprise Program and the Woodlot License Program.

Forest Renewal British Columbia
9th Floor, 727 Fisgard Street
Victoria, BC V8V 1X4
Phone: (250) 387-2500
Fax: (250) 387-3334
Internet: **www.forestrenewal.bc.ca**

Forest Community Economic Development Program – This program supports the capacity of forest-dependent communities to develop more diversified forest-sector opportunities, through economic development and transition planning. It provides planning support to local governments and First Nations through three funds: a forest-sector planning fund, a project feasibility fund, and an immediate response fund.

Forest Community Business Program – This program is designed to diversify, stabilize and expand the economic and employment opportunities of forestry-based communities by providing increased access to financing, business planning support, and training for small businesses in the forest sector. The financing segment of the program has been operational since June, 1996, through community-based lenders such as Community Futures and Aboriginal Development Corporations, for loans up to $75,000, and through credit unions for loans of up to $250,000. In February 1997, the corporation added the Business Development Bank of Canada as a lender in this program, for loans from $75,000 to $250,000. A loan-client business management skills component is available to business owners receiving financial assistance.

Small Business, Tourism and Culture, Ministry of
The Canada/BC Small Business Service Centre
601 West Cordova St.
Vancouver, BC V6B 1G1
Phone: (604) 775-5525
Fax: (604) 775-5520
Toll-free: 1-800-667-2272
Facts Line: (604) 775-5515
Internet Site: **www.gov.bc.ca/sbtc/**

Small Business Development Branch
1405 Douglas Street
Victoria, BC V8W 3C1
Phone:(250) 387-0313
Fax: (250) 356-8948

The Canada/BC Small Business Service Center – The Federal and Provincial governments have joined together to provide new and existing business owners with convenient registration and other business information services. The Canada/BC Small Business Service Centre, located in Vancouver, has trained staff to provide business owners with information on taxation and business regulations, starting a new business, entering new markets, accessing government programs. There are three ways to access this business information: in person, by phone, and through their Internet site. The Centre also provides a unique toll-free 24-hour automated fax service. Business owners can call up and have any of 500 business-related information documents faxed to them automatically. This service is available by calling 1-800-667-2272.

One-Stop Business Registration – The provincial and federal governments are also working cooperatively to provide new business owners with a "One-Stop Business Registration" service. Located at a number of government offices throughout the province, the business owner can get copies of all relevant business registration forms that are required by the BC Registrar of Companies, BC Consumer Tax Branch, Canada Customs and Revenue Agency and Worker's Compensation. Registration is available at computer work stations at these sites.

The two government's joint Internet site includes an on-line interactive business planner that takes business owners through the process of building a business plan. This site also provides useful links to a wide variety of business information.

V. BUSINESS CONSULTANTS

Aboriginal Development Consultants of Canada
316 - 620 View Street

Victoria, BC V8N 1J6
Phone:(250) 380-0721

Aboriginal Development Consultants of Canada is a consortium of Aboriginal employment and economic development consultants who are experienced in micro and macro business planning, employment programs, advertising and marketing. The company offers clients assistance in identifying venture capital and business funding.

All Nations Business Services Society
345 Yellowhead Highway, Suite 208 West
Kamloops, BC V2H 1H1
Phone: (250) 828-9846
Fax: (250) 372-2585
Email: bgillesp@mail.netshop.net
Branch offices also in Lower Mainland, Okanagan, and the Kootenays

All Nations Business Services Society is an Aboriginal owned, non-political, professional services firm based on the Kamloops Indian Reserve. They provide business consulting and skills development services to Aboriginal and Non-Aboriginal clients throughout British Columbia. The company's consulting and professional services cost approximately $400 per day, and include business planning, consulting assistance and other professional services to clients.

Nesika Management Ltd.
217 3rd Avenue West
Prince Rupert, BC V8J 1L2
Phone:(250) 624-3535
Fax:(250) 624-3883
Toll Free:1-800-665-3201

Nesika Management is a community-based consulting company. It's services are targeted at First Nations businesses, both on and off reserve, in the North Coast and Haida Gwaii areas. It offers services such as financial planning, business plan development, feasibility studies, and workshops in business skills and strategic planning.

Note:This is not a complete list of Aboriginal business consultants in BC. Contact the nearest Aboriginal Capital Corporation or Aboriginal Friendship Center for the names of additional consultants in your area.

ALBERTA

I. NON-PROFIT SECTOR

Aboriginal Capital Corporations (ACC)
There are four Aboriginal capital corporations in BC that administer financing for one or more government entities specifically to Aboriginal businesses. Financing is intended to enable, start, acquire or expand viable Aboriginal businesses. First Nations, Non-status Indians, Inuit and Métis entrepreneurs living in Alberta and the Northwest Territories are eligible for the program. ACC provides loans up to $50,000 to create, acquire, expand or upgrade Aboriginal businesses. Some of the ACC's serve Aboriginal businesses affiliated with specific First Nations or geographic regions.

Alberta Indian Investment Corporation
Box 180
Enoch, Alberta T7X 3Y3
Phone: (403) 470-3600
Fax: (403) 470-3605

Apeetogosan (Métis) Development Inc.
12527 - 129th Street
Edmonton, Alberta T5L 1H7
Phone: (403) 452-7951
Toll Free: 1-800-252-7963
Fax: (403) 454-5997

Indian Agri-Business Corporation
210 - 2720 - 12th St. N.E.
Calgary, Alberta T2E 7N4
Phone: (403) 291-5151
Mobile: (403) 560-5266
Fax: (403) 291-0953

Settlement Investment Corporation
Suite 777-10339-124th Street
Edmonton, Alberta T5N 3W1
Phone: (403) 488-5656
Fax: (403) 488-5811

Calmeadow Foundation
Phone: (416) 362-9125
Fax: (416) 362-0769
E-mail: metrofund@calmeadow.com

The Calmeadow Foundation is a Toronto-based non-profit foundation which encourages economic self-reliance among the self-employed in Canada and the developing world.

First Peoples' Fund
A private sector initiative designed to assist First Nation communities establish and operate their own micro-enterprise loan funds. Loans are offered at commercial interest rates and range from $300 to $3,000. Loans are offered to self-employed people within borrower circles of 4-7 people who approve and collectively guarantee loans. No collateral or equity contributions are required. Loan funds are administered by the communities themselves with the support of the First Peoples' Fund.

Canadian Council for Aboriginal Business (CCAB)
Alberta Chapter
Suite 1710, 700 - 6th Avenue SW
Calgary, AB T2P 0T8
Phone: (403) 237-0755
Fax: (403) 237-0757
Email: info@ccab-ab.com
Internet: **www.ccab-canada.com**

The Canadian Council for Aboriginal Business is a national organization which brings Aboriginal and non-Aboriginal business people together for mutually beneficial partnerships through its business internships. Participating Aboriginal interns gain business experience, training, networking and develop managerial and entrepreneurial skills.

Canadian Executive Services Organization (CESO)
1724 Merrill Lynch Tower
Edmonton Centre
Edmonton, AB T5J 2Z2
Phone: (780) 421-4740 or 1-800-763-6372
Fax: (780) 429-3186
E-mail: alberta@ceso-saco.com
Internet: **www.ceso-saco.com**

The Canadian Executive Services Organization (CESO) offers the skills of over 4,300 retired professional volunteers to business owners throughout Canada. The non-profit organization provides volunteer services to over 1,000 communities, organizations and individuals a year in areas where skills are lacking. Business advisory services are usually limited to a week or less, often on a part-time basis. If you need assistance in developing a business plan, setting up a record keeping system, or other areas of business development, CESO may be a good source of expertise.

Manning Diversified Forest Products Research Trust Fund
Bag 900-39, Provincial Building
Peace River, AB T8S 1T4
Phone: (780) 624-6205
Fax: (780) 618-4350
Email: norman.brownlee@gov.ab.ca
Internet: **www.mdfpresearch.ab.ca**

The mission of the Manning Diversified Forest Products Research Trust Fund is to support research which furthers our understanding of the boreal forest and sustainability of the social, cultural, and economic values in the Northwest boreal region of Alberta. The Research Trust Fund supports a wide range of environmental studies, including fish and wildlife inventories, silvicultural studies, forest product development, forest education, and career training.

Métis Nation of Alberta - Economic Development Sector
#100, 11738 Kingsway Avenue
Edmonton, AB T5G 0X5
Phone: (403) 455-2200
Fax: (403) 452-8946
E-mail: asciorra@compusmart.ab.ca

With a mandate to create a climate of self-sufficiency among the Métis people of Alberta, the Métis Nation of Alberta offers operations, finance, marketing and human resources information and advice in various industry specializations, including forestry.

Native Investment and Trade Association (NITA)
108-100 Park Royal
West Vancouver, BC V7T 1A7
Tel: (604) 925-6677
Fax: (604) 913-0559
Email: nita@bc.sympatico.ca
Internet: **www.native-invest-trade.com**

The Native Investment and Trade Association is an Aboriginal, non-profit association dedicated to pursuing self-reliance through entrepreneurship. NITA works towards creating a healthier climate between Aboriginal Canada and the business community by promoting mutual understanding through communication, partnerships and joint ventures.

Sustainable Forest Management Network
G208 Biological Sciences Building
University of Alberta
Edmonton, AB T6G 2E9
Phone: (780) 492-6659
Fax: (780) 492-8160
Email: el2@gpu.srv.ualberta.ca
Internet: **www.biology.ualberta.ca/sfm.hp/sfm.web/english/home/ehomeframe.htm**

The SFM Network is a unique university-based organization that supports multidisciplinary research to find better ways of managing the boreal forest through collaboration with governments, industries and First Nations. It provides publications and information about current research into forestry practices.

Treaty Seven Economic Development Corporation
9911 Chula Boulevard, Suite 400
Tsuu T'ina, Alberta T2W 6H6
Phone: (403) 251-9242
Fax: (403) 251-9750
E-mail: t7edc@cal.cybersurf.net

The Treaty Seven Economic Development Corporation's mandate is to promote and assist economic development for Treaty Seven Members through a self-sustaining organization. It offers loans for First Nations businesses, business development, networking with First Nations business people and corporations, accounting and financial assistance, self-employment workshops, and human resource development training.

II. FINANCIAL INSTITUTIONS

Alberta Opportunity Company
5110 - 49 Avenue, P.O. Box 4040
Ponoka, Alberta T4J 1R5
Phone: (403) 783-7011
Toll Free: 1-800-661-3811
Fax: (403) 783-7079
E-mail: aocloans@gov.ab.ca
Internet: **www.aoc.gov.ab.ca/**

This Crown corporation offers small business loans to companies when conventional financing is not available. Loans average $100,000 (maximum $1 million) at rates comparable to commercial banks. Small loans are also available to firms for small business infrastructure improvements in smaller communities through its Main Street Financing.

Business Development Bank of Canada
5 Place Ville Marie,
Montreal, Quebec H3B 5E7
Phone: (514) 283-5904
Fax: (514) 283-2872
Internet: **www.bdc.ca**
Contact the main office for information about the branch nearest you.

The Business Development Bank of Canada (BDC) is a Crown corporation with a mission to help create and develop Canadian small and medium-sized business. They offer a variety of financial products to fit each stage of a business' growth from the smallest micro-business to expanding medium-sized businesses.

They provide specialized financial assistance such as counseling assistance to small enterprises and providing a "Small Business Start-up Kit." Each branch has its own Aboriginal services account manager.

Commercial Banks - Aboriginal Services

Most major banks have an Aboriginal division. Business owners should contact their bank branch to get the contact for Aboriginal banking in their area.

Bank of Montreal
Aboriginal Banking Unit – Alberta
Tsuu T'ina Nation Branch
9911 Chula Blvd S.W.
Tsuu T'ina, AB T2W 6H6
Phone: (403) 503-7233
Fax: (403) 503-7235

Canadian Imperial Bank of Commerce
Aboriginal Banking
9990 Jasper Avenue, 4th Floor
Edmonton, AB T5J 2K3
Phone: (780) 429-7641
Fax: (780) 429-7677
Internet: **www.cibc.com/aboriginal**

Small Business Development Corporation
This program provides loans to businesses having annual sales of less than $2 million or employing less than 50 people. Interest rates are fixed for the life of the loan, and repayment terms are flexible.

Industrial Estates Limited Financing Program
This program is designed to provide appropriate loan financing to new or expanding manufacturing operations. The minimum loan financing available under this program is $250,000. Repayment is normally by way of a 20 year amortization.

Product Development Management Program
This program aims to assist manufacturers in developing new products and upgrading the design quality of

existing products. Grants under the program provide up to 75 percent of the product development costs submitted by a consultant designer. The maximum grant is $15,000 per project.

First Nations Bank of Canada
TD Financial Group
410-22nd Street East
Saskatoon, Saskatchewan S7K 3N9
Phone: (306) 955-3622
Toll Free: 1-888-454-3622
Fax: (306) 955-6811
Internet: **www.firstnationsbank.com**

Peace Hills Trust
Head Office
Samson Mall, Samson Cree Nation Reserve
P.O. Box 60
Hobbema, AB T0C 1N0
Phone: (780) 585-3013
Fax: (780) 585-2216
Internet: **www.peacehills.com**

Peace Hills Trust is a First Nations' Trust Company wholly owned by the Samson Cree Nation of Hobbema, Alberta. Its main focus is to serve the financial needs of the First Nations and their members, corporations, institutions, and associations, both on and off reserve. Deposit, managed funds and lending services are available.

Royal Bank
Aboriginal Banking
9034 - 51 Avenue
Edmonton, AB T6E 5X4
Phone: (780) 916-7985
Fax: (780) 448-6298

III. GOVERNMENT – FEDERAL

Aboriginal Business Canada (Industry Canada)
Canada Place Room 545
9700 Jasper Avenue
Edmonton, Alberta T5J 4C3
Phone: (403) 495-2954
Fax: (403) 495-4172
E-Mail:abc.edmonton@ic.gc.ca
Internet: **www.abc.gc.ca** (Aboriginal Business Canada)
Internet: **www.strategis.ic.gc.ca** (business information and resources)

The program targets small business and offers both financial and non-financial assistance. Contributions can be made towards the costs of developing business plans and undertaking feasibility studies, establishing new businesses or joint ventures, and increasing technology use in a business through acquisition of equipment as a way to improve competitiveness. Aboriginal Business Canada also offers support in areas such as management and technical training.

Canada/Alberta Business Service Centre
100, 10237 104 Street NW
Edmonton, Alberta T5J 1B1
Phone: (780) 422-7722
Toll Free: 1-800-272-9675
Fax: (780) 422-0055
E-Mail: buslink@cbsc.ic.gc.ca
Internet: **www.cbsc.org/alberta/index.html**

The Canada Business Service Centres are set up to improve the start-up, survival and growth rates of small- and medium-sized enterprises by giving business people in every part of Canada access to accurate, timely and relevant information and referrals. Its purpose is to improve and simplify access to government programs, services and information by business people in Alberta.

Canadian Forest Service - Natural Resources Canada
Northern Forestry Centre
5320 - 122 Street
Edmonton, Alberta T6H 3S5
Phone: (780) 435-7210
Fax: (780) 435-7359
Internet: **www.nofc.forestry.ca**

The mission of the Canadian Forest Service (CFS), a sector of Natural Resources Canada, is to promote sustainable development of Canada's forests and competitiveness of the Canadian forest sector, for the well-being of present and future generations of Canadians.

The CFS publishes guides and papers relating to forest business planning, and numerous research publications related to forestry and forestry products.

First Nation Forestry Program
5320-122nd St.
Edmonton, Alta. T6H 3S5
Phone: (780) 435-7270
Fax: (780) 435-7356
Internet: **www.fnfp.gc.ca**

This program provides funding and forestry advice to status First Nations with the goal of providing access to a greater role in participating in forestry in the future. Funding assistance is available to foster business partnerships both on and off reserves, with various government and non-government organizations, and the forest industry. Eligible applicants include Bands, Tribal Councils and First Nations-owned businesses.

Canadian Rural Partnership (CRP)
Toll free: 1-888-781-2222
Internet: **www.rural.gc.ca**

This initiative is designed to support rural community development by adopting new approaches and practices to respond to rural development issues and concerns. The goal is to fund projects that help to develop "tools" to enhance the quality of life in rural communities and better equip them to compete in a global economy. The CRP helps to ensure that rural communities are able to contribute fully to the growth and stability of Canada. A guide to government programs for rural communities is available on its web site or by calling the toll free number.

Export Development Corporation (EDC)
Head Office:
151 O'Connor Street
Ottawa, ON
K1A 1K3
Phone: (613) 598-2500
Fax: (613) 598-6697
Email: export@edc-see.ca
Internet: **www.edc.ca/**

EDC is a Crown corporation operating as a commercial financial institution that helps Canadian businesses grow and prosper through exports and international investment.

Human Resources Development Canada (HRDC)
Self-employment Program
Toll Free: 1-800-206-7218
Internet: **www.hrcd-drhc.gc.ca/stratpol/edd/OASEC.shtml**
General HRDC web site: **www.hrdc-drhc.gc.ca**

This program provides you with income support, coaching and technical assistance to help start a business. Applicants must be receiving or have received employment insurance benefits within the past 36 months. To qualify, applicants must agree to provide a business plan showing potential for long term self-employment, be starting a new business or taking over an existing one, and agree to work full-time on the business while receiving financial assistance.

Indian Affairs and Northern Development, Department of
Indian and Inuit Affairs
630 Canada Place
9700 Jasper Avenue
Edmonton, AB T5J 4G2
Phone: (780) 495-2773
Fax: (780) 495-4088
Internet: **www.inac.gc.ca**

The Department of Indian Affairs and Northern Development offers forest management resource information through their web site, as well as various advisory and community assistance programs.

Community Economic Development Organization - Projects in this community-based economic development program may vary depending on local priorities and may include: employing Economic Development Officers at the community or Tribal Council level to support employment and training programs, economic development planning, business planning and start-up funding. Funding is provided under Federal Government First Nations agreements.

Resource Access Negotiation Program - This program provides financial assistance to First Nations organizations involved in negotiations that will enable access to business and employment opportunities in the natural resource sectors. Funding is available for co-management initiatives with the government or private sector.

Federal Aboriginal Procurement Strategy - This program was announced in April 1996 by DIAND to support Aboriginal economic development by providing Aboriginal businesses with increased opportunities to supply goods and services to the federal government. To be eligible, a business must be 51% aboriginally owned and operated. If your company offers a service or product that the federal government is interested in buying, you should consider registering for this program.

Natural Resources Canada – Science & Technology Internships
580 Booth Street, 6th floor
Ottawa, ON K1A 0E4
Phone: (613) 995-6275
Fax: (613) 947-4117
E-mail: gmasse@nrcan.gc.ca
Internet: **www.nrcan.gc.ca/css/hrsb/intern-e.htm**

The Science and Technology Internship Program provides an opportunity to recent graduates in science, engineering or business to gain relevant and meaningful work experience. Interns are invited to work on natural resource sciences projects of commercial potential, in cooperation with Natural Resources Canada (NRCan). Interns are paid by NRCan, and internships last up to one year. Private sector organizations, universities and non-federal government organizations are all eligible to host interns.

Reference Canada
1-800-667-3355
This toll free number is the federal government's bilingual referral and basic information service. It is designed to help the public find answers to questions about the federal government programs.

Statistics Canada
Advisory Services
Park Square, 15th Floor
10001 Bellamy Hill
Edmonton, AB T5J 3B6
Phone: (780) 495-3027
Toll-Free: 1-800-263-1136
Fax: (780) 495-5318
E-mail: Johane.Tremblay@statcan.ca

Statistics Canada has a central statistical agency for each province and it maintains a large inventory of statistical products and services, and expertise. Statistics and information are acquired from various sources, and then packaged for distribution. Market trends and demographics relating to your product or service may be available through the Statistics Canada specific to your province.

Western Economic Diversification
Canada Place
1500, 9700 Jasper Avenue
Edmonton, Alberta T5J 4H7
Phone: (780) 495-4164
1-888-338 WEST (9378)
Fax: (780) 495-4557
Internet: **www.wd.gc.ca**

Western Economic Diversification offers a network of business professionals to help with business planning and development, accessing capital, export and trade development, and selling to government markets.

Community Futures Development Corporations
607 4th Street S.E.
Medicine Hat, AB T1A 0L1
Phone: (403) 529-6180
Fax: (403) 528-3750

The Community Futures Development Corporations (CFDC) are committed to helping small and medium-sized businesses in Western Canada to develop and create jobs by providing technical support and assistance, training and counseling. High risk loans up to $75,000.00 at competitive commercial lending rates are available through the CFDC's. Contact the Medicine Hat office for the CFDC branch nearest you.

IV. GOVERNMENT - PROVINCIAL

Environment, Ministry of
Information Centre
Main Floor, 9920-108 St.
Edmonton, Alberta T5K 2M6
Phone: (780) 944-0313
Fax: (780) 427-4407
Email: env.infocent@gov.ab.ca
Internet: **www.gov.ab.ca/env/forests.html**

The Alberta Ministry of the Environment has information on forestry management, local training centres, forest protection and general reports on provincial forestry initiatives.

International and Intergovernmental Relations, Ministry of
12th floor, Commerce Place
10155 - 102 Street
Edmonton, Alberta T5J 4G8
Phone: (780) 422-1510
Fax: (780) 423-6654
Email: feedback@inter.gov.ab.ca

The ministry's Aboriginal Self-Reliance sector supports Aboriginal groups in Alberta achieve their objectives related to self-reliance. This section works co-operatively with the Aboriginal community to develop and implement initiatives designed to enhance social and economic opportunities for Aboriginal people within Alberta. This includes the participation of Aboriginal people in employment and business opportunities associated with resource development.

V. BUSINESS CONSULTANTS

First Peoples Consulting
222 Chancery Court
220 - 4th Street South
Lethbridge, AB T1J 4J7
Phone: (403) 381-3889
Toll Free: 1-877-381-3889
Fax: (403) 381-3899
Internet: **www.fpconsulting.ab.ca**

First Peoples Consulting is a Métis consulting firm that provides professional assistance in the development and expansion stages of business.

Green Spirit Environment Inc.
Box 410
9911 Chula Blvd
Sarcee, AB T2W 6H6
Phone: (403) 251-9900
Fax: (403) 251-9979
E-mail: bob@nps.com
Internet: **www.nps.com/green1.html**

Green Spirit Environment Inc. is a full service, native-owned environmental consulting company. They provide professional services that combine an understanding of the importance of the environment in native culture with modern scientific methods and trained personnel.

Pinnacle Business Services Ltd.
12527 - 129 Street
Edmonton, AB T5L 1H7
Phone: (403) 453-1992
Toll Free: 1-800-252-7963
Fax: (403) 454-5997

Pinnacle Business Services is committed to providing professional, efficient and effective business advisory assistance to the Alberta Aboriginal business community. Its focus is to assist the Aboriginal people of Alberta to achieve economic self-sufficiency through the successful creation and operation of their own for profit business enterprise. Services include business plans, feasibility studies, business valuations, marketing, accounting set-up, bookkeeping, management support and business workshops/seminars.

Note: This is not a complete list of Aboriginal business consultants in Alberta. Contact the nearest Aboriginal Capital Corporation for the names of additional consultants in your area.

SASKATCHEWAN

I. NON-PROFIT SECTOR

Aboriginal Capital Corporations (ACC)
There are over 30 Aboriginal capital corporations in Canada that administer financing for one or more government entities specifically to Aboriginal businesses. Financing is intended to enable, start, acquire or expand viable Aboriginal businesses. First Nations, Non-status Indians, Inuit and Métis entrepreneurs are eligible for the program. ACC provides loans up to $50,000 to create, acquire expand or upgrade Aboriginal businesses. Some of the ACC's serve Aboriginal businesses affiliated with specific bands or geographic regions.

Saskatchewan Indian Equity Foundation Inc. (SIEF)
224-4th Avenue South
Saskatoon, SK S7K 5M5
Phone: (306) 955-4550
Fax: (306) 373-4969
E-mail: silco@sk.sympatico.ca

The Saskatchewan Indian Equity Foundation (SIEF) Business Loans program is responsible for the provision of business loans to Treaty and Status Indian People in the province of Saskatchewan. The program is designed to assist both new and existing business.

SaskNative Economic Development Corporation (SNEDCO)
#108-219 Robin Crescent
Saskatoon, SK S7H 6M8
Phone: (306) 477-4350
Fax: (306) 373-2512 (fax)
E-mail: snedco@sk.sympatico.ca

SNEDCO is a Saskatchewan Métis-owned and operated business development organization, whose sole purpose is to assist in the creation of viable Métis, or non-status Aboriginal People business ventures. It provides capital loans, working capital loans, supplementary equity loans,
bridge loans, loan guarantees, business advisory services. Only Métis and non-status Aboriginals residing in Saskatchewan are eligible to apply for loans.

Calmeadow Foundation
Phone: (416) 362-9125
Fax: (416) 362-0769
E-mail: metrofund@calmeadow.com

The Calmeadow Foundation is a Toronto-based non-profit foundation which encourages economic self-reliance among the self-employed in Canada and the developing world.

First Peoples' Fund
A private sector initiative designed to assist First Nation communities establish and operate their own micro-enterprise loan funds. Loans are offered at commercial interest rates and range from $300 to $3,000. Loans are offered to self-employed people within borrower circles of 4-7 people who approve and collectively guarantee loans. No collateral or equity contributions are required. Loan funds are administered by the communities themselves with the support of First Peoples' Fund.

Canadian Council for Aboriginal Business (CCAB)
Phone: (416) 961-8663
204A St. George Street
Coach House, Main Floor
Toronto, ON M5R 2N5
Fax: (416) 961-3995

The Canadian Council for Aboriginal Business is a national organization which brings Aboriginal and non-Aboriginal business people together for mutually beneficial partnerships through its business internships. Participating Aboriginal interns gain business experience, training, networking and develop managerial and entrepreneurial skills.

Canadian Executive Services Organization (CESO)
1000 - 191 Lombard Avenue
Winnipeg, MN R3B 0X1
Phone: (204) 949-0177
Fax: (204) 942-1647
Saskatchewan: 1-800-579-2376
E-mail: saskatchewan@ceso-saco.com
Internet: **www.ceso-saco.com**

The Canadian Executive Services Organization (CESO) offers the skills of over 4,300 retired professional volunteers to business owners throughout Canada. The non-profit organization provides volunteer services to over 1,000 communities, organizations and individuals a year in areas where skills are lacking. Business advisory services are usually limited to a week or less, often on a part-time basis. If you need assistance in developing a business plan, or setting up a record keeping system, for example, CESO may be a good source of expertise.

II. FINANCIAL INSTITUTIONS

Business Development Bank of Canada (BDC)
Bank of Canada Building
2220 - 12th Avenue Suite 320
Regina, SK S4P 0M8
Phone: (306) 780-6705
Fax: (306) 780-7516
Internet: **www.bdc.ca**

The Business Development Bank of Canada (BDC) is a Crown corporation with a mission to help create and develop Canadian small and medium-sized business. They offer a variety of financial products to fit each stage of a business' growth from the smallest micro-business to expanding medium-sized businesses.

They provide specialized financial assistance such as counseling assistance to small enterprises; and providing a "Small Business Start-up Kit." Each branch has its own Aboriginal services account manager.

Commercial Banks - Aboriginal Services

Most major banks have an Aboriginal division. Business owners should contact their bank branch to get the contact for Aboriginal banking in their area.

Bank of Montreal
101-2nd Avenue North
3rd Floor, Main Office
Saskatoon, SK S7K 3L4
Phone: (306) 934-5638
Fax: (306) 665-7706

Canadian Imperial Bank of Commerce (CIBC)
855 - 2nd St. SW, 7th Floor
East Tower
Calgary, Alberta T2P 4J7
Phone: (403) 221-5722 or 1-800-465-2422
Fax: (403) 221-5666

First Nations Bank of Canada
TD Financial Group
224 4th Ave. South
Saskatoon, SK S7K 5M5
Phone: (306) 955-3622 or 1-888-454-3622
Fax: (306) 955-1037
Internet: **www.firstnationsbank.com**

Peace Hills Trust
Fort QuAppelle Office
298 Broadway Street W.
Fort QuAppelle, SK S0G 1S0
Phone: (306) 332-2230
Fax: (306) 332-1886

103C Packham Avenue
Saskatoon, SK S7N 4K4
Phone: (306) 955-8600
Fax: (306) 955-0344

A First Nations' Trust Company, Peace Hills Trust is owned by the Samson Cree Nation of Hobbema, Alberta. Their main focus is to meet the needs of the First Nations and their members, corporations, institutions, and associations both on and off reserve throughout Western Canada.

Royal Bank of Canada
Aboriginal Banking - Saskatchewan
Royal Bank of Canada
3rd Floor, 154 First Avenue
P.O. Box 230
Saskatoon, SK S7K 3K9
Phone: (306) 933-3509
Fax: (306) 933-3478

III. GOVERNMENT – FEDERAL

Aboriginal Business Canada (Industry Canada)
7th Floor, 123 - 2nd Avenue South
Saskatoon, SK S7K 7E6
Phone: (306) 975-4329
Fax: (306) 975-5334
E-mail: abc.saskatoon@ic.gc.ca
Internet: **www.abc.gc.ca**

This program targets small businesses and offers both financial and non-financial assistance. Contributions can be made towards the costs of developing business plans and undertaking feasibility studies, establishing new businesses or joint ventures, and increasing technology use in a business through acquisition of equipment as a way to improve competitiveness. Aboriginal Business Canada also offers support in areas such as management and technical training.

Canadian Business Service Centres
122 - 3rd Avenue North
Saskatoon, SK S7K 2H6
Phone (306) 956-2323 or 1-800-667-4374
Fax: (306) 956-2328
Info-FAX: (306) 956-2310
Toll Free Info-FAX: 1-800-667-9433
Internet: **www.cbsc.org/sask**
E-mail: saskatooncsbsc@cbsc.ic.gc.ca

The Canada Business Service Centres are set up to improve the start-up, survival and growth rates of small and medium-sized enterprises by giving business people in every part of Canada access to accurate, timely and relevant information and referrals. Its purpose is to improve and simplify access to government programs, services and information by business people in Saskatchewan.

Canadian Forest Service - Natural Resources Canada
Northern Forestry Centre
5320-122 Street
Edmonton, AB T6H 3S5
Phone: (780) 435-7210
Fax: (780) 435-7359
Internet: **www.nofc.forestry.ca**

The mission of the Canadian Forest Service (CFS), a sector of Natural Resources Canada, is to promote sustainable development of Canada's forests and competitiveness of the Canadian forest sector, for the well-being of present and future generations of Canadians. The CFS publishes guides and papers relating to forest business planning, a directory of which can be found on their Internet site.

First Nation Forestry Program
Canadian Forest Service
Natural Resources Canada
1288 Central Avenue
Prince Albert, SK S6V 4V8
(306) 953-8546
(306) 953-8649 (fax)
Internet: **www.fnfp.gc.ca**

This program provides funding and forestry advice to status First Nations with the goal of providing access to a greater role in participating in forestry in the future. Funding assistance is available to foster business partnerships both on and off reserves, with various government and non-government organizations, and the forest industry. Eligible applicants include Bands, Tribal Councils and First Nations-owned businesses. The program has a five-year term ending on March 31, 2001.

Canadian Model Forest Program
Prince Albert Model Forest
P.O Box 2406
Prince Albert, SK S6V 7G3
Phone: (306) 922-1944
Fax: (306) 763-6456
E-mail: PAMF@PAmodelforest.sk.ca
Internet: **www.pamodelforest.sk.ca**

Enhanced Aboriginal Involvement Strategic Initiative
This program is designed to heighten participation of Aboriginal groups in the Model Forest Program. The purpose is to create social, economic and environmental stability in Aboriginal communities by incorporating projects of an entrepreneurial nature and Traditional Ecological Knowledge into Model Forest Program activities.

Canadian Rural Partnership (CRP)
Toll free: 1-888-781-2222
Internet: **www.rural.gc.ca**

This initiative is designed to support rural community development by adopting new approaches and practices to respond to rural development issues and concerns. The goal is to fund projects that help to develop "tools" that will enhance the quality of life in rural communities and better equip them to compete in a global economy, so that rural communities are able to contribute fully to the growth and stability of Canada. A guide to government programs for rural communities is available on its web site or by calling the toll free number.

Human Resources Development Canada (HRDC)
101 22nd Street East
Saskatoon, SK S7K 0E2
Internet: **www.hrdc-drhc.gc.ca**
Internet: **http://hrdc-drhc.gc.ca/stratpol/edd/OASEC.shtml** (Self-employment Program)
Labour Canada 1-800-661-1997
Income Support Programs 1-800-227-9914
1-800-206-7218
Check web-site for office in your region.

Self-Employment Program
This program provides you with income support, coaching and technical assistance to help start a business. Applicants must be receiving or have received employment insurance benefits within the past 36 months. To qualify, applicants must agree to provide a business plan showing potential for long term self-employment, be starting a new business or taking over an existing one, and agree to work full-time on the business while receiving financial assistance.

Indian Affairs and Northern Development, Department of (DIAND)

2221 Cornwall Street
Regina, SK S4P 4M2
Phone: (306) 780-5945
Fax: (306) 780-5733
Internet: **www.inac.gc.ca**

The Department of Indian Affairs and Northern Development offers forest management resource information through their website, as well as various advisory and community assistance programs.

Community Economic Development Organization
Projects in this community based economic development program vary depending on local priorities and may include: employing Economic Development Officers at the community or Tribal Council level to support employment and training programs, economic development planning, business planning and start-up funding. Funding is provided under Federal Government First Nations agreements.

Resource Access Negotiation Program
This program provides financial assistance to First Nations organizations involved in negotiations that will enable access to business and employment opportunities in the natural resource sectors. Funding is available for co-management initiatives with the government or private sector.

Federal Aboriginal Procurement Strategy
This program was announced in April 1996 by DIAND to support Aboriginal economic development by providing Aboriginal businesses with increased opportunities to supply goods and services to the federal government. If your company offers a service or product that the federal government is interested in buying, you should consider registering for this program.

Guaranteed Loan Program
This program is administered through Indian and Northern Affairs Canada (INAC). Its objective is to guarantee loans for unincorporated Indian and Band businesses on reserves needing financial aid from approved lending institutions. The program is available to any unincorporated Canadian Status Indian or Inuit individual and group, and other entities which are majority owned by Aboriginal people.

Native Development Corporations
These organizations invest in businesses both in and outside their regions to create long-term cash flow and employment enhancement skills for Aboriginal people. Usual targets are commercial infrastructure such as real estate, airlines, hotels, and some resource development businesses.

Natural Resources Canada – Science & Technology Internships
580 Booth Street, 6th floor
Ottawa, ON K1A 0E4
Phone: (613) 995-6275
Fax: (613) 947-4117
E-mail: gmasse@nrcan.gc.ca
Internet: **www.nrcan.gc.ca/css/hrsb/intern-e.htm**

The Science and Technology Internship Program provides an opportunity to recent graduates in science, engineering or business to gain relevant and meaningful work experience. Interns are invited to work on natural resource sciences projects of commercial potential, in cooperation with Natural Resources Canada (NRCan). Interns are paid by NRCan, and internships last up to one year. Private sector organizations, universities and non-federal government organizations are all eligible to host interns.

Reference Canada

1-800-667-3355
This toll free number is the federal government's bilingual referral and basic information service. It is designed to help the public find answers to questions about federal government programs.

Statistics Canada
Advisory Services
Park Plaza, Suite 440
2365 Albert Street
Regina, SK S4P 4K1
Phone: (306) 780-5405 or 1-800-263-1136
Fax: (306) 780-5403 (fax)
E-mail: statcan@sk.sympatico.ca

Statistics Canada has a central statistical agency for each province and it maintains a large inventory of statistical products and services, and expertise. Statistics and information are acquired from various sources, and then packaged for distribution. Market trends and demographics relating to your product or service may be available through the Statistics Canada specific to your province.

Western Economic Diversification
Mailing Address: P.O. Box 2025
Saskatoon, SK S7K 3S7
Suite 601, S.J. Cohen Building
119-4th Ave. South
Saskatoon, SK S7K 3S7
Phone: (306) 975-4373 or 1-888-338-WEST (9378)
Fax: (306) 975-5484 (fax)
Internet: **www.wd.gc.ca**

Western Economic Diversification offers a network of business professionals to help with business planning and development, accessing capital, export and trade development, and selling to government markets.

Community Futures Development Corporations (CFDCs)
The Community Futures Development Corporations (CFDC) are committed to helping small and medium-sized businesses in Western Canada to develop and create jobs by providing technical support and assistance, training and counseling. High risk loans up to $75,000.00 at competitive commercial lending rates are available through the CFDC's. Contact the head office for the CFDC branch nearest you.

Community Futures Partners of Saskatchewan
3110 Parkland Drive East
Regina, Saskatchewan
S4V 1W5
Phone: (306) 751-1922
Fax: (306) 751-1923
E-mail: cfps@sk.sympatico.ca
Internet: **www.communityfutures.ca/provincial/sk**

IV. GOVERNMENT – PROVINCIAL

Intergovernmental and Aboriginal Affairs, Department of
www.gov.sk.ca/govt/aborig_affairs/progserv.htm

The Aboriginal Affairs Division acts as a contact for Indian and Metis people with the Government of Saskatchewan, assists in the establishment of social and economic development programs and policies for Indian and Metis people and makes recommendations with respect to matters affecting Indian and Metis people.

Aboriginal Employment Development Program
Phone: (306) 787-6265

The Aboriginal Employment Development Program was established in 1992 to facilitate employment opportunities for Aboriginal peoples across the public and private sectors. The Program strategically links employers with suitable Indian and Metis candidates through the development of an Aboriginal inventory. It also provides follow-up support services upon hiring and increases "cross-cultural" awareness in the workplace.

Saskatchewan Economic and Co-operative Development, The
1919 Saskatchewan Drive
Regina, SK S4P 3V7
Phone: (306) 787-2232 or (306) 787-1701
Fax: (306) 787-2159 (fax)

206-15 Innovation Boulevard
Saskatoon, Sask.
S7N 2X8
Phone: (306) 933-7200
Fax: (306) 933-8244

Strategic Initiatives Fund(SIF)
A $6 million economic development fund administered to encourage the development of new technologies and research infrastructure in Saskatchewan. The goal of this fund is to enhance the competitiveness of Saskatchewan industries, as well as to develop new value-added products and processes to expand the Saskatchewan economy.
Priority is given to certain sectors including forestry.

Northern Business Development and Northern Saskatchewan Economic Development Revolving Fund
The Small Business Branch provides business support services including the identification and evaluation of business opportunities, management counseling, and skills training to northern businesses and residents. The branch also provides pathfinding assistance and information to northern businesses and residents on government programs and initiatives. The program provides business loans to eligible northern residents, including fishing, trapping and wild rice loans.

Saskatchewan Power Northern Enterprise Fund (SPNEF)
The program is designed to provide assistance to both new and existing northern businesses. Eligible projects include: the creation of a new business, the purchase of an existing business, expansion of an existing business, business improvement, business refinancing and working capital.

The Saskatchewan Opportunities Corporation (SOCO)

Head Office - Regina
Suite 600
2103 - 11th Avenue
Regina, SK S4P 3Z8
Phone: (306) 787-8595
Fax: (306) 787-8515
E-mail: soco@sk.sympatico.ca
Internet: **www.gov.sk.ca/soco/**

The SOCO targets investment in six sectors, one of which is Forestry, which are of proven economic strength in Saskatchewan and offer opportunities for expansion.
Their investment focus is on opportunities that provide in-province value-added manufacturing and processing, with emphasis on export-oriented and import-replacement projects. Look on their website for the office nearest to you.

Saskatchewan Northern Affairs – Government of Saskatchewan
Box 5000, La Ronge, S0J 1L0.
Phone: 1-800-663-4065
Fax: (306) 435-4267 (fax)
E-mail: nacom@sk.sympatico.ca

V. BUSINESS CONSULTANTS

EcoDynamics Consulting Group International
1304 Central Avenue
Prince Albert, SK S6V 4W3
Phone: (306) 953-8900
Fax: (306) 922-4552
E-mail: genepat@sk.sympatico.ca

Ken Thomas
801-505 12 St East
Saskatoon SK S7N 4H3
Phone: (306) 477-1827
Fax: (306) 373-6191
E-mail: ken.thomas@sk.sympatico.ca

Lafond Financial Inc.
Asisakaniseekan Askiy Reserve # 102 A
Suite 87-103 B Packham Ave
Saskatoon, SK S7N 4K4
Phone: (306) 343-3545
Fax: (306) 343-3543
E-mail: lafond.finacial@sk.sympatico.ca

Meadow Lake Tribal Council
8003 Flying Dust First Nation
Meadow Lake, SK S9X 1T8
Phone: (306) 236-5654
Fax: (306) 236-6301
E-mail: rusty.gardiner@mlte.net

Ron Rivard and Associates

558 Whitewood Crescent
Saskatoon, SK S7J 4L1
Phone: (306) 221-9884
Fax: (306) 373-4122
E-mail: rivard.ron@home.com

Note: This is not a complete list of Aboriginal business consultants. Contact the nearest Aboriginal Capital Corporation for the names of additional consultants in your area.

MANITOBA

I. NON-PROFIT SECTOR

Aboriginal Capital Corporations (ACC)
There are three Aboriginal capital corporations in Manitoba that administer financing for one or more government entities specifically to Aboriginal businesses. Financing is intended to enable, start, acquire or expand viable Aboriginal businesses. First Nations, Non-status Indians, Inuit and Métis entrepreneurs living in Manitoba are eligible for the programs. ACC provides loans up to $50,000 to create, acquire, expand or upgrade Aboriginal businesses. Some of the ACC's serve Aboriginal businesses affiliated with specific First Nations or geographic regions.

Anishinabe Mazaska Capital Corporation
300 - 208 Edmonton Street
Winnipeg, Manitoba R3C 1R4
Phone: (204) 957-0045
Fax: (204) 947-0082

Louis Riel Capital Corporation
24-1635 Burrows Avenue
Winnipeg, Manitoba R2X 3B5
Phone: (204) 589-0772
Mobile: (204) 981-3660
Fax: (204) 589-0791

Tribal Wi-Chi-Way Win Capital Corporation
203-400 St. Mary Avenue
Winnipeg, Manitoba R3C 4K5
Phone: (204) 988-1888
Fax: (204) 946-5318

Calmeadow Foundation
Phone: (416) 362-9125
Fax: (416) 362-0769
E-mail: metrofund@calmeadow.com

The Calmeadow Foundation is a Toronto-based non-profit foundation which encourages economic self-reliance among the self-employed in Canada and the developing world.

First Peoples' Fund
A private sector initiative designed to assist First Nation communities establish and operate their own micro-enterprise loan funds. Loans are offered at commercial interest rates and range from $300 to $3,000. Loans are offered to self-employed people within borrower circles of 4-7 people who approve and collectively guarantee loans. No collateral or equity contributions are required. Loan funds are administered by the communities themselves with the support of First Peoples' Fund.

Canadian Council for Aboriginal Business (CCAB)
Manitoba Chapter
338-260 St. Mary Avenue
Winnipeg, Manitoba, Canada R3C 0M6
Phone: (204) 984-9650
Fax: (204) 984-9654
Email: ccabmbed@mb.sympatico.ca
Internet: **www.ccab-canada.com**

The Canadian Council for Aboriginal Business is a national organization which brings Aboriginal and non-Aboriginal business people together for mutually beneficial partnerships through its business internships. Participating Aboriginal interns gain business experience, training, networking and develop managerial and entrepreneurial skills.

Canadian Executive Services Organization (CESO)
1000 - 191 Lombard Avenue
Winnipeg, Manitoba R3B 0X1
Phone: (204) 949-0177 or 1-888-949-0177
Fax: (204) 942-1647
E-mail: manitoba@ceso-saco.com
Internet: **www.ceso-saco.com**

The Canadian Executive Services Organization (CESO) offers the skills of over 4,300 retired professional volunteers to business owners throughout Canada. The non-profit organization provides volunteer services to over 1,000 communities, organizations and individuals a year in areas where skills are lacking. Business advisory services are usually limited to a week or less, often on a part-time basis. If you need assistance in developing a business plan, or setting up a record keeping system, for example, CESO may be a good source of expertise.

Manitoba Forestry Association (MFA)
900 Corydon Avenue
Winnipeg, MB R3M 0Y4
Phone: (204)-453-3182
Fax: (204) 477-5765
E-mail: mfainc@mb.sympatico.ca
Internet: **www.canadian-forests.com/mfa.htm**

Under the Manitoba Private Land Forests Program the MFA offers technical expertise for enhancing or establishing woodlots, woodlot management plans, insect and disease assessment, and information on markets for wood, non-traditional forest products, economic values of woodlots and harvesting advice. Program area covers part of central and eastern regions, east of Lake Manitoba, Portage la Prairie and Winkler.

Native Investment and Trade Association (NITA)
108-100 Park Royal
West Vancouver, BC
V7T 1A7
Tel: (604) 925-6677
Fax: (604) 913-0559
Email: nita@bc.sympatico.ca
Internet: **www.native-invest-trade.com**

The Native Investment and Trade Association is an Aboriginal, non-profit Association, dedicated to pursuing self-reliance through entrepreneurship. NITA works towards creating a healthier climate between Aboriginal

Canada and the business community by promoting mutual understanding through communication, partnerships and joint ventures.

II. FINANCIAL INSTITUTIONS

Business Development Bank of Canada
5 Place Ville Marie,
Montreal, Quebec H3B 5E7
Phone: (514) 283-5904
Fax: (514) 283-2872
Internet: **www.bdc.ca**
Contact the main office for information of the branch nearest you.

The Business Development Bank of Canada (BDC) is a Crown corporation with a mission to help create and develop Canadian small and medium-sized business. They offer a variety of financial products to fit each stage of a business' growth from the smallest micro-business to expanding medium-sized businesses.

They provide specialized financial assistance such as counseling assistance to small enterprises; and providing a "Small Business Start-up Kit." Each branch has its own Aboriginal services account manager.

Commercial Banks - Aboriginal Services

Most major banks have an Aboriginal division. Business owners should contact their bank branch to get the contact for Aboriginal banking in their area.

Bank of Montreal
Aboriginal Banking Unit
15th Floor, BMTT
55 Bloor St. W.
Toronto, Ontario M4W 3N5
Phone: (416) 927-6170
Fax: (416) 927-5523

Canadian Imperial Bank of Commerce (CIBC)
Aboriginal Banking
375 Main Street
Winnipeg, Man. R3C 2P3
Phone: (204) 944-6880 or 1-800-465-2422
Fax: (204) 956-1582
Internet: **www.cibc.com/aboriginal**

Small Business Development Corporation
This program provides loans to businesses having annual sales of less than $2 million or employing less than 50 people. Interest rates are fixed for the life of the loan, and repayment terms are flexible.

Industrial Estates Limited Financing Program
This program is designed to provide appropriate loan financing to new or expanding manufacturing operations. The minimum loan financing available under this program is $250,000. Repayment is normally by way of a 20 year amortization.

Product Development Management Program
This program aims to assist manufacturers in developing new products and upgrading the design quality of

existing products. Grants under the program provide up to 75 percent of the product development costs submitted by a consultant designer. The maximum grant is $15,000 per project.

First Nations Bank of Canada
TD Financial Group
410 - 22nd Street East
Saskatoon, Saskatchewan S7K 3N9
Phone: 306-955-3622
Toll Free: 1-888-454-3622
Fax: 306-955-1037
Internet: **www.firstnationsbank.com**

Royal Bank
Aboriginal Banking - Manitoba and North Western Ontario
Royal Bank of Canada
9th Floor, 220 Portage Avenue
Winnipeg, Manitoba R3C 0A5
Phone: (204) 988-6371
Fax: (204) 988-4487

Aboriginal Banking - Planning & Development
Royal Bank of Canada
16th Floor, 220 Portage Avenue
Winnipeg, Manitoba R3C 0A5
Phone: (204) 988-6478
Fax: (204) 947-3946

III. GOVERNMENT – FEDERAL

Canada/Manitoba Business Service Centre
P.O. Box 2609
250-240 Graham Avenue
Winnipeg, Manitoba R3C 4B3
Phone: (204) 984-2272
Toll Free 1-800-665-2019
Fax: (204) 983-3852
E-mail: manitoba@cbsc.ic.gc.ca
Internet: **www.cbsc.org/manitoba**

The Canada Business Service Centers are set up to improve the start-up, survival and growth rates of small- and medium-sized enterprises by giving business people in every part of Canada access to accurate, timely and relevant information and referrals. Its purpose is to improve and simplify access to government programs, services and information by business people in Manitoba.

Canadian Forest Service - Natural Resources Canada

Northern Forestry Centre
5320 - 122 Street
Edmonton, Alberta T6H 3S5
Phone: (780) 435-7210
Fax: (780) 435-7359
Internet: **www.nofc.forestry.ca**

The mission of the Canadian Forest Service (CFS), a sector of Natural Resources Canada, is to promote sustainable development of Canada's forests and competitiveness of the Canadian forest sector, for the well-being of present and future generations of Canadians.

The CFS publishes guides and papers relating to forest business planning, and numerous research publications related to forestry and forestry products.

First Nation Forestry Program
5320-122nd St.
Edmonton, Alta. T6H 3S5
Phone: (780) 435-7270
Fax: (780) 435-7356
Internet: **www.fnfp.gc.ca**

This program provides funding and forestry advice to status First Nations with the goal of providing access to a greater role in participating in forestry in the future. Funding assistance is available to foster business partnerships both on and off reserves, with various government and non-government organizations, and the forest industry. Eligible applicants include Bands, Tribal Councils and First Nations-owned businesses. The program has a five-year term ending on March 31, 2001.

Canadian Rural Partnership (CRP)
Toll free: 1-888-781-2222
Internet: **www.rural.gc.ca**

This initiative is designed to support rural community development by adopting new approaches and practices to respond to rural development issues and concerns. The goal is to fund projects that help to develop "tools" that will enhance the quality of life in rural communities and better equip them to compete in a global economy, so that rural communities are able to contribute fully to the growth and stability of Canada. A guide to government programs for rural communities is available on its web site or by calling the toll free number.

Export Development Corporation (EDC)
Head Office:
151 O'Connor Street
Ottawa, ON K1A 1K3
Tel: (613) 598-2500
Fax: (613) 598-6697
Email: export@edc-see.ca
Internet: **www.edc.ca/**

EDC is a Crown corporation operating as a commercial financial institution that helps Canadian businesses grow and prosper through exports and international investment.

Human Resources Development Canada (HRDC)
Self-employment Program

Toll Free: 1-800-206-7218
Internet: **www.hrdc.drhc.gc.ca/stratpol/edd/OASEC.shtml**
General HRDC web site: **www.hrdc-drhc.gc.ca**

This program provides you with income support, coaching and technical assistance to help start a business. Applicants must be receiving or have received employment insurance benefits within the past 36 months. To qualify, applicants must agree to provide a business plan showing potential for long term self-employment, be starting a new business or taking over an existing one, and agree to work full-time on the business while receiving financial assistance.

Indian Affairs and Northern Development, Department of
Indian and Inuit Affairs
Room 1100
275 Portage Avenue
Winnipeg, Manitoba R3B 3A3
Phone: (204) 983-4928
Fax: (204) 983-7820
Internet: **www.inac.gc.ca**

The Department of Indian Affairs and Northern Development offers forest management resource information through their web site, as well as various advisory and community assistance programs.

Community Economic Development Organization - Projects in this community-based economic development program may vary depending on local priorities and may include: employing Economic Development Officers at the community or Tribal Council level to support employment and training programs, economic development planning, business planning and start-up funding. Funding is provided under Federal Government First Nations agreements.

Resource Access Negotiation Program - This program provides financial assistance to First Nations organizations involved in negotiations that will enable access to business and employment opportunities in the natural resource sectors. Funding is available for co-management initiatives with the government or private sector.

Federal Aboriginal Procurement Strategy - This program was announced in April 1996 by DIAND to support Aboriginal economic development by providing Aboriginal businesses with increased opportunities to supply goods and services to the federal government. To be eligible, a business must be 51% owned and operated. If your company offers a service or product that the federal government is interested in buying, you should consider registering for this program.

Natural Resources Canada – Science & Technology Internships
580 Booth Street, 6th floor
Ottawa, ON K1A 0E4
Phone: (613) 995-6275
Fax: (613) 947-4117
E-mail: gmasse@nrcan.gc.ca
Internet: **www.nrcan.gc.ca/css/hrsb/intern-e.htm**

The Science and Technology Internship Program provides an opportunity to recent graduates in science, engineering or business to gain relevant and meaningful work experience. Interns are invited to work on natural resource sciences projects of commercial potential, in cooperation with Natural Resources Canada (NRCan). Interns are paid by NRCan, and internships last up to one year. Private sector organizations, universities and non-federal government organizations are all eligible to host interns.

Reference Canada
1-800-667-3355
This toll free number is the federal government's bilingual referral and basic information service. It is designed to help the public find answers to questions about the federal government programs.

Statistics Canada
Advisory Services
Via Rail building, Suite 200
123 Main Street
Winnipeg, Manitoba R3C 4V9
Phone: (204) 983-4020
Toll-Free: 1-800-263-1136
Fax: (204) 983-7543
E-mail: statswpg@solutions.net
Internet: **www.statcan.ca**

Statistics Canada has a central statistical agency for each province and it maintains a large inventory of statistical products and services, and expertise. Statistics and information are acquired from various sources, and then packaged for distribution. Market trends and demographics relating to your product or service may be available through the Statistics Canada specific to your province.

Western Economic Diversification
P.O. Box 777
Suite 712, The Cargill Building
240 Graham Avenue
Winnipeg, Manitoba R3C 2L4
Phone: (204) 983-4472
Toll Free: 1-888-338 WEST (9378)
Fax: (204) 983-4694
Internet Site: **www.wd.gc.ca**

Western Economic Diversification offers a network of business professionals to help with business planning and development, accessing capital, export and trade development, and selling to government markets.

Community Futures Development Corporations
127 - 167 Lombard Ave
Winnipeg, MB R3B 0T6
Phone: (204) 943-2905
Fax: (204) 956-9363

The Community Futures Development Corporations (CFDC) are committed to helping small and medium-sized businesses in Western Canada to develop and create jobs by providing technical support and assistance, training and counseling. High risk loans up to $75,000.00 at competitive commercial lending rates are available through the CFDC's. Contact the Winnipeg office for the CFDC branch nearest you.

IV. GOVERNMENT – PROVINCIAL

Manitoba Conservation – Forestry Branch

Box 70
200 Saulteaux Crescent
Winnipeg, Manitoba R3J 3W3
Phone: (204) 945-7989
E-mail: forestinfo@nr.gov.mb.ca
Internet: **www.gov.mb.ca/natres/forestry**

The Forestry Branch can provide general information and publications about Manitoba's forests, management practices, the forestry industry and related policies. They also run cost-shared programs in operations. For example, the department might pay for half the salary of a "resource management assistant" and the Band pays the other half. Contact a regional superintendent for more information on this program.

Rural Economic Development Initiative (REDI)
Manitoba Rural Development
Phone: 1-800-567-REDI

Funds and technical assistance to develop priority projects identified in community economic development plans, including business development, conservation, environment, tourism development, commercial water and gas projects and export service activities. Local governments, businesses and local and regional economic development corporations are eligible.

V. BUSINESS CONSULTANTS

Cochrane Engineering Ltd
600-5 Donald Street
Winnipeg, MB - R3L 2T4
Phone: (204) 477-6650
Fax: (204) 474-2864
Email: rwebster@cochrane-group.ca

Cochrane Engineering offers services in forestry consulting and research.

Note: This is not a complete list of Aboriginal business consultants. Contact the nearest Aboriginal Capital Corporation for the names of additional consultants in your area.

ONTARIO

I. NON-PROFIT SECTOR

14 Nations Circle Fund
Six Nations/New Credit Community Futures Committee
P.O. Box 258
Ohsweken, Ontario NOA 1M0
Phone: (519) 445-4596
Fax: (519) 445-2154
Internet: **www.shopnative.com/circle.htm#14NATIONS**

The 14 Nations Circle Fund was established to assist resident band members of the New Credit and Six Nations to access affordable financing for their business.

Aboriginal Capital Corporations (ACC)
There are six Aboriginal capital corporations in Ontario that administer financing for one or more government entities specifically to Aboriginal businesses. Financing is intended to enable, start, acquire or expand viable Aboriginal businesses. First Nations, Non-status Indians, Inuit and Métis entrepreneurs living in Ontario are eligible for the programs. ACC provides loans up to $50,000 to create, acquire, expand or upgrade Aboriginal businesses. Some of the ACC's serve Aboriginal businesses affiliated with specific First Nations or geographic regions.

Indian Agricultural Program of Ontario
P.O. Box 100, 220 North Street
Stirling, Ontario K0K 3E0
Phone: (613) 395-5505
Fax: (613) 395-5510

Nishnawbe-Aski Development Fund
P.O. Box 252, Postal Station "F"
Thunder Bay, Ontario P7C 4V8
Phone: (807) 623-5397
Fax: (807) 622-8271

Ohwistha Capital Corporation
P.O. Box 1394
Cornwall, Ontario K6H 5V4
Phone: (613) 933-6500
Fax: (613) 933-7808

Two Rivers Community Development Corporation
P.O. Box 225
Ohsweken, Ontario N0A 1M0
Phone: (519) 445-4567
Fax: (519) 445 2154

OMAA Development Corporation
452 Albert Street East, 2nd Floor - Walrus Building #1
Sault Ste. Marie, Ontario P6A 2J8
Phone: (705) 949-8220
Fax: (705) 949-5691

Tecumseh Development Corporation
R.R. #1
Muncey, Ontario N0L 1Y0
Phone: (519) 289-2122
Fax: (519) 289-5550

Calmeadow Foundation
Phone: (416) 362-9125
Fax: (416) 362-0769
E-mail: metrofund@calmeadow.com

The Calmeadow Foundation is a Toronto-based non-profit foundation which encourages economic self-reliance among the self-employed in Canada and the developing world.

First Peoples' Fund
A private sector initiative designed to assist First Nation communities establish and operate their own micro-enterprise loan funds. Loans are offered at commercial interest rates and range from $300 to $3,000. Loans are offered to self-employed people within borrower circles of 4-7 people who approve and collectively guarantee loans. No collateral or equity contributions are required. Loan funds are administered by the communities themselves with the support of First Peoples' Fund.

Canadian Council for Aboriginal Business (CCAB)
204A St. George Street
Coach House, Main Floor
Toronto, Ontario, Canada M5R 2N5
Phone: (416) 961 8663
Fax: (416) 961 3995
Internet: **www.ccab-canada.com**

The Canadian Council for Aboriginal Business is a national organization which brings Aboriginal and non-Aboriginal business people together for mutually beneficial partnerships through its business internships. Participating Aboriginal interns gain business experience, training, networking and develop managerial and entrepreneurial skills.

Canadian Executive Services Organization (CESO)
175 Bloor St. East,
Suite 400, South Tower,
Toronto, ON, M4W 3R8
Phone: (416) 961-2376 or 1-800-268-9052
Fax (416) 961-1096
E-mail: ontario@ceso-saco.com
Internet: **www.ceso-saco.com**

The Canadian Executive Services Organization (CESO) offers the skills of over 4,300 retired professional volunteers to business owners throughout Canada. The non-profit organization provides volunteer services to over 1,000 communities, organizations and individuals a year in areas where skills are lacking. Business advisory services are usually limited to a week or less, often on a part-time basis. If you need assistance in developing a business plan, or setting up a record keeping system, for example, CESO may be a good source of expertise.

First Nations Fund
720 Bay Street, 4th Floor,
Toronto, Ontario, M5G 2K1
Phone: (416) 326-4740
Fax: (416) 326-4017

The fund, under First Nations control and management, will distribute Casino Rama's net revenues to First Nations for economic, community, cultural, health and educational development.

Lake Superior First Nations Development Trust
Research, Training and Education
Aboriginal Land Management Training Institute
Lake Superior First Nations Development Trust
1186 Roland Street
Thunder Bay, ON P7B 5M4
Phone: (807) 628-8330
E-mail: bwaimark@megwekob.lsfndt.org
Internet: **www.megwekob.lsfndt.org**

Provides training and entrepreneurial opportunities for First Nations, Non-status Indians and Métis people in the forestry industry. Megwekob is an on-line magazine devoted to Aboriginal participation in the forestry industry. It is part of a larger initiative to encourage Aboriginal youth to choose a career in forestry.

Mitigaawaaki Forestry Marketing Cooperative
Mitigaawaaki Forestry Marketing Cooperative Inc.
c/o The North Shore Tribal Council
P.O. Box 2049, 1 Industrial Park Road
Blind River, ON P0R 1B0
Phone: (705) 356-1691
Fax: (705) 356-1090
E-mail: coopwood@onlink.net
Internet: **www.onlink.net/~coopwood**

The Mitigaawaaki Forestry Marketing Co-operative Inc. is owned by its founding members who all belong to the First Nations of the Robinson Huron Treaty area. It was developed to unite First Nation harvesters together to obtain larger wood volumes so that it would be possible to break into larger national and international markets.

National Aboriginal Forestry Association (NAFA)
875 Bank St.
Ottawa, ON
K1S 3W4
Tel: (613) 233-5563
Fax: (613) 233-4329
E-Mail: nafa@web.ca
Internet: **www.nafaforestry.org**

National Aboriginal Forestry Association (NAFA) is a non-profit, non-political, First Nation controlled organization, incorporated in 1991 to increase and support Aboriginal involvement in forest management and related commercial opportunities. NAFA is a grass roots initiative backed by First Nations and other Aboriginal groups and organizations that function at either the provincial/territorial, regional or community level in the area of forestry. NAFA focuses on developing management tools and research and advocacy activities, in an effort to build a policy framework, which will enable Aboriginal communities to participate more fully in forest management. NAFA was formed in anticipation of the forest sector becoming the cornerstone for economic and social development for many First Nation and Aboriginal communities throughout Canada.

Native Investment and Trade Association (NITA)
108-100 Park Royal
West Vancouver, BC
V7T 1A7
Tel: (604) 925-6677
Fax: (604) 913-0559
Email: nita@bc.sympatico.ca
Internet: **www.native-invest-trade.com**

The Native Investment and Trade Association is an Aboriginal, non-profit Association, dedicated to pursuing self-reliance through entrepreneurship. NITA works towards creating a healthier climate between Aboriginal Canada and the business community by promoting mutual understanding through communication, partnerships and joint ventures.

II. FINANCIAL INSTITUTIONS

Business Development Bank of Canada
5 Place Ville Marie,
Montreal, Quebec H3B 5E7
Phone: (514) 283-5904
Fax: (514) 283-2872
Internet: **www.bdc.ca**
Contact the main office for information of the branch nearest you.

The Business Development Bank of Canada (BDC) is a Crown corporation with a mission to help create and develop Canadian small and medium-sized business. They offer a variety of financial products to fit each stage of a business' growth from the smallest micro-business to expanding medium-sized businesses.

They provide specialized financial assistance such as counseling assistance to small enterprises; and providing a "Small Business Start-up Kit." Each branch has its own Aboriginal services account manager.

Commercial Banks - Aboriginal Services

Most major banks have an Aboriginal division. Business owners should contact their bank branch to get the contact for Aboriginal banking in their area.

Bank of Montreal
Aboriginal Banking Unit
15th Floor, BMTT
55 Bloor St. W.
Toronto, Ontario M4W 3N5
Phone: (416) 927-6170
Fax: (416) 927-5523

Canadian Imperial Bank of Commerce (CIBC)
Aboriginal Banking
Commerce Court West, 9th Floor
Toronto, Ontario M5L 1A2

Phone: (416) 861-3188 or 1-800-465-2422
Fax: (416) 861-3912
Internet: **www.cibc.com/aboriginal**

Small Business Development Program
This program provides loans to businesses having annual sales of less than $2 million or employing less than 50 people. Interest rates are fixed for the life of the loan, and repayment terms are flexible.

Industrial Estates Limited Financing Program
This program is designed to provide appropriate loan financing to new or expanding manufacturing operations. The minimum loan financing available under this program is $250,000. Repayment is normally by way of a 20 year amortization.

Product Development Management Program
This program aims to assist manufacturers in developing new products and upgrading the design quality of existing products. Grants under the program provide up to 75 percent of the product development costs submitted by a consultant designer. The maximum grant is $15,000 per project.

First Nations Bank of Canada
TD Financial Group
Walpole Island Branch
(Southwestern Ontario)
Unit #1, Thunderbird Plaza
RR #3, Wallaceburg, Ontario N8A 4K9
Phone: 1-800-647-7347
Internet: **www.firstnationsbank.com**

Royal Bank
Aboriginal Banking - Manitoba and North Western Ontario
9th Floor, 220 Portage Avenue
Winnipeg, Manitoba R3C 0A5
Phone: (204) 988-6371
Fax: (204) 988-4487

Aboriginal Banking - Ontario
11th Floor
20 King Street, West
Toronto, Ontario M5H 1C4
Phone: (416) 974-8319
Fax: (416) 974-6043

III. GOVERNMENT – FEDERAL

Aboriginal Business Canada (Industry Canada)
Dominion Public Building
4th Floor, 1 Front Street West
Toronto, Ontario MSJ 1A4
Phone: (416) 973-8800
Fax: (416) 973-2255
E-Mail: abc.toronto@ic.gc.ca

OR

Time Square
1760 Regent Street South
Sudbury, Ontario P3E 3Z8
Phone: (705) 522-5100
Fax: (705) 522-5225
E-Mail: abc.sudbury@ic.gc.ca
Internet: **www.abc.gc.ca** (Aboriginal Business Canada)
Internet: **www.strategis.ic.gc.ca** (business information and resources)

The program targets small business and offers both financial and non-financial assistance. Contributions can be made towards the costs of developing business plans and undertaking feasibility studies, establishing new businesses or joint ventures, and increasing technology use in a business through acquisition of equipment as a way to improve competitiveness. Aboriginal Business Canada also offers support in areas such as management and technical training.
Services are also available through partnerships with the following external delivery organizations:

Nishnawbe-Aski Development Fund
P.O. Box 252, Postal Station "F"
Thunder Bay, Ontario P7C 4V8
Phone: (807) 623-5397
Fax: (807) 622-8271

OR

P.O. Box 1720
Timmins, Ontario P4N 7W9
Phone: (705) 268-3940
Fax: (705) 268-4034

Waubetek Business Development Corporation
General Delivery
Birch Island, Ontario P0P 1A0
Phone: (705) 285-4275
Fax: (705) 285-4584

Aboriginal Business Service Network
Phone: 416-973-2272
Toll-free: 1-877-668-2272
E-mail: info@cobsc.org
Internet: **www.cbsc.org/ontario/ABSN**

The Aboriginal Business Service Network (ABSN) is part of the Canadian/Ontario Business Service Center. It provides improved access to general business information, pathfinding, counseling services, and business tools for Aboriginal businesses across Canada. There are many centers in Aboriginal communities across the province. Please consult the web site or call for locations.

Canadian Forest Service - Natural Resources Canada
Great Lakes Forestry Center
1219 Queen St. E., P.O. Box 490
Sault Ste. Marie, Ontario P6A 5M7
Phone:(705) 759-5740
Fax: (705) 759-5700
Internet: **www.glfc.forestry.ca**

The mission of the Canadian Forest Service (CFS), a sector of Natural Resources Canada, is to promote sustainable development of Canada's forests and competitiveness of the Canadian forest sector, for the well-being of present and future generations of Canadians.

The CFS publishes guides and papers relating to forest business planning, and numerous research publications related to forestry and forestry products.

First Nation Forestry Program
1219 Queen St. East
Sault Ste. Marie, Ont. P6A 5M7
Phone: (705) 949-9461
Fax: (705) 759-5712
Internet: **www.fnfp.gc.ca**

This program provides funding and forestry advice to status First Nations with the goal of providing access to a greater role in participating in forestry in the future. Funding assistance is available to foster business partnerships both on and off reserves, with various government and non-government organizations, and the forest industry. Eligible applicants include Bands, Tribal Councils and First Nations-owned businesses. The program has a five-year term ending on March 31, 2001.

Canadian Rural Partnership (CRP)
Toll free: 1-888-781-2222
Internet: **www.rural.gc.ca**

This initiative is designed to support rural community development by adopting new approaches and practices to respond to rural development issues and concerns. The goal is to fund projects that help to develop "tools" that will enhance the quality of life in rural communities and better equip them to compete in a global economy, so that rural communities are able to contribute fully to the growth and stability of Canada. A guide to government programs for rural communities is available on its web site or by calling the toll free number.

Export Development Corporation (EDC)
Head Office:
151 O'Connor Street
Ottawa, ON K1A 1K3
Tel: (613) 598-2500
Fax: (613) 598-6697
Email: export@edc-see.ca
Internet: **www.edc.ca/**

EDC is a Crown corporation operating as a commercial financial institution that helps Canadian businesses grow and prosper through exports and international investment.

Federal Economic Development Initiative in Northern Ontario (FedNor)
Toll-free: 1-877-333-6673
19 Lisgar Street, Room 307
Sudbury, ON P3E 3L4
Phone: (705) 671-0711
Fax: (705) 671-0717

70 Foster Dr.
6th Floor, Suite 600
Sault Ste. Marie, ON P6A 6V4

Phone: (705) 941-2014
Fax: (705) 941-2085

33 Court St. S.,1st Floor, Suite 104
Thunder Bay, ON P7B 2W6
Phone: (807) 766-1800
Fax: (807) 346-8474
Internet: **www.fednor.ic.gc.ca**

FedNor's Community Economic Development (CED) Unit assists northern and rural communities to strengthen and diversify their local economies through the Community Futures Program and other initiatives of FedNor and Industry Canada that support economic development at the community level.

Community Futures provides resources for building the capacity to adapt to and manage economic change, including an effective development process and the development of people, organizations and infrastructure.

Community Futures Development Corporations (CFDCs) are incorporated non-profit organizations governed by a local volunteer board of directors that represent various community interests. CFDCs employ professional staff to work with their partners to assemble and co-ordinate the necessary skills and funds to plan and complete projects that build the foundation for a stronger local economy as envisioned in the community plan. They also provide advice, information and referral service to local businesses and entrepreneurs. CFDCs also provide access to capital for small business financing by operating locally governed investment funds, that can provide loans, loan guarantees or equity investments for business start-up, expansion or stabilization.

Human Resources Development Canada (HRDC)
Self-employment Program
Toll Free: 1-800-206-7218
Internet: **www.hrdc-drhc.gc.ca/stratpol/edd/OASEC.shtml**
General HRDC web site: **www.hrdc-drhc.gc.ca**

This program provides you with income support, coaching and technical assistance to help start a business. Applicants must be receiving or have received employment insurance benefits within the past 36 months. To qualify, applicants must agree to provide a business plan showing potential for long term self-employment, be starting a new business or taking over an existing one, and agree to work full-time on the business while receiving financial assistance.

Indian Affairs and Northern Development, Department of
Indian and Inuit Affairs
5th Floor
25 St. Clair Avenue East
Toronto, Ontario M4T 1M2
Phone: (416) 973-6234
Fax: (416) 954-6329
Internet: **www.inac.gc.ca**

The Department of Indian Affairs and Northern Development offers forest management resource information through their web site, as well as various advisory and community assistance programs.

Community Economic Development Organization - Projects in this community-based economic development program may vary depending on local priorities and may include: employing Economic Development Officers at the community or Tribal Council level to support employment and training programs, economic development planning, business planning and start-up funding. Funding is provided under Federal Government First Nations agreements.

Resource Access Negotiation Program - This program provides financial assistance to First Nations organizations involved in negotiations that will enable access to business and employment opportunities in the natural resource sectors. Funding is available for co-management initiatives with the government or private sector.

Federal Aboriginal Procurement Strategy - This program was announced in April 1996 by DIAND to support Aboriginal economic development by providing Aboriginal businesses with increased opportunities to supply goods and services to the federal government. To be eligible, a business must be 51% owned and operated. If your company offers a service or product that the federal government is interested in buying, you should consider registering for this program.

Natural Resources Canada – Science & Technology Internships
580 Booth Street, 6th floor
Ottawa, ON K1A 0E4
Phone: (613) 995-6275
Fax: (613) 947-4117
E-mail: gmasse@nrcan.gc.ca
Internet: **www.nrcan.gc.ca/css/hrsb/intern-e.htm**

The Science and Technology Internship Program provides an opportunity to recent graduates in science, engineering or business to gain relevant and meaningful work experience. Interns are invited to work on natural resource sciences projects of commercial potential, in cooperation with Natural Resources Canada (NRCan). Interns are paid by NRCan, and internships last up to one year. Private sector organizations, universities and non-federal government organizations are all eligible to host interns.

Reference Canada
1-800-667-3355
This toll free number is the federal government's bilingual referral and basic information service. It is designed to help the public find answers to questions about the federal government programs.

Statistics Canada
Advisory Services
Arthur Meighen Building, 10th Floor
25 St. Clair Avenue East
Toronto, Ontario M4T 1M4
Phone: (416) 973-6586
Toll-Free: 1-800-263-1136
Fax: (416) 973-7475
Internet: **www.statcan.ca**

Statistics Canada has a central statistical agency for each province and it maintains a large inventory of statistical products and services, and expertise. Statistics and information are acquired from various sources, and then packaged for distribution. Market trends and demographics relating to your product or service may be available through the Statistics Canada specific to your province.

IV. GOVERNMENT – PROVINCIAL

Aboriginal Business Development - Government of Ontario
Ontario Native Affairs Secretariat (ONAS)
720 Bay St. 4th floor
Toronto, Ontario M5G 2K1
Phone: (416) 326-4740
Fax: (416) 326-4017

Internet: **www.aboriginalbusiness.on.ca**

In July 1998, the Ontario government launched Building Aboriginal Economies, a strategy to promote long term jobs and economic opportunities for Aboriginal people in Ontario. The strategy identifies four key approaches: increasing Aboriginal/corporate partnerships, removing barriers, improving access and creating opportunities.

Working Partnerships Program
The centrepiece of Building Aboriginal Economies is a new program called Working Partnerships, designed to foster more Aboriginal partnerships with the private sector by addressing a range of recognized barriers and constraints inhibiting Aboriginal economic development.

Business Development Guide
The steps required to develop and grow a viable business from start to finish. Each step in the Business Development Guide will link you to the right online resources.

Economic Renewal Initiative
The Economic Renewal Initiative is a partnership between Canada, Ontario and members from the Aboriginal and non-Aboriginal business communities. The purpose is to foster the growth and development of Aboriginal businesses in Ontario through strategic partnerships and independent ventures.

Finance, Ministry of
Community Small Business Investment Funds Program, Tax Credits and Grants Branch
33 King Street West
Oshawa, Ontario, L1H 8H5
Phone: (905) 436-4329
Toll Free (BIPS Hotline) 1-800-263-7466
Fax: (905) 436-4433
Email: Stephabe@fin.gov.on.ca

The program provides small, local businesses with greater access to capital at the start-up phase of development. It complements the Labour Sponsored Investment Fund Program and the Small Business Investment Tax Credit for financial institutions. First Nations are eligible sponsors. Other Aboriginal organizations may also apply to the Minister of Finance to become sponsors.

Natural Resources, Ministry of
Main Office - Peterborough
300 Water Street
P.O. Box 7000
Peterborough, Ontario K9J 8M5
Phone: (705) 755-2000
Toll Free: (English) 1-800-667-1940
Toll Free: (French) 1-800-667-1840
Internet: **www.mnr.gov.on.ca/MNR/forests/index.html**

The Ministry of Natural Resources can provide a wide range of information and publications on Ontario's forests, including conservation, management, legislation and government policies and programs.

Special Projects and Services Grants Program (SPSG)
Aboriginal Development Unit Citizenship Development Branch
77 Bloor Street West, 5th Floor
Toronto, Ontario, M7A 2R9
Phone: (416) 314-6780

Fax: (416) 314-7428
Regional Services **www.gov.on.ca/MCZCR/english/about/regional.htm**

This program was created to strengthen First Nations and Aboriginal communities through initiatives that develop or strengthen business and organizational structures; and to support the development of viable Aboriginal community business enterprises. Funding is available for organizational development, small business development and rolling and capital stock projects.

V. BUSINESS CONSULTANTS

Cree-Tech Inc.
21 Cachagee Road
Fox Lake Reserve
P.O. Box 1528
Chapleau, Ontario P0M 1K0
Phone: (705) 864-1777
Fax: (705) 864-0990
Email: creetech@creetech.com
Internet: www.creetech.com

Cree-Tech Inc. specializes in Geographic Information Systems and forestry services, including forest resource inventories (air photo interpretation, satellite image analysis and digital compilation); field timber cruising for use in opportunity studies and forest management plans; forest growth and yield analysis; spatial and mechanical inventory updating; forest management planning for Sustainable Forest License; custom database management applications (design & programming) and GIS training.

Impact Consulting
10 Pinetrail Cr.
Nepean, Ontario K2G 5A2
Phone: (613) 727-0536
Fax: (613) 727-5576
E-mail: keithm@impactconsulting.com

This Ottawa-based firm offers services in market research, business planning, government affairs and web site development. They claim to have experience working with a range of Aboriginally-owned organizations and enterprises, and are particularly active in the Inuit business community.

Matawa First Nations Management
Resource Development/Land Management Unit
233 South Court Street
Thunder Bay, ON P7B 2X9
Phone: (807) 344-4575
Fax: (807) 344-2977
Internet: **www.matawa.on.ca/fnforestry.html**

Under the Resource Development section, the Matawa First Nations Management offers various forestry services including forest management planning, GIS and silviculture work.

McLeod-Wood Associates
160 St. David St. S
Fergus, ON N1M 2L3
Phone: (519) 787-5119

Fax: (519) 787-5120
Internet: **www.mcleod-wood.com**

Provides consulting services primarily to First Nations in the areas of program review, project facilitation, and negotiation services. The firm specializes in facilitating partnerships between First Nation groups, governments, and the private sector with the aim of helping First Nation peoples.

M'TIWA-KI Services
Lot 22, Old Village Road
Birch Island, ON
P0P 1A0
Phone: 1-705-285-4004
Fax: 1-705-285-4005
E-mail: mmtiwaki@cyberbeach.net
Internet: **www.anishinabek.ca/mtiwaki**

Provides a variety of natural resource services and management to First Nations, government and the forest industry, such as project planning and management, technical forestry services, negotiations, contract preparation and administration, information sharing, market feasibility and forest business plans. They also work to create employment between Aboriginal resource technicians and university graduates.

North Shore Tribal Council Forestry Unit
Box 2049, 1 Industrial Rd., Lakewood Place
Blind River, ON P0R-1B0
Phone: (705) 356-1691
Fax: (705) 356-1090

The Forestry unit of the North Shore Tribal Council was formed in 1991 to provide technical and professional advice and assistance to the North Shore Tribal Council member First Nations on-reserve forestry programs, Chiefs and Councils, organizations and individual activities relating to forest management, harvest operations, silviculture and training.

Note: This is not a complete list of Aboriginal business consultants. Contact the nearest Aboriginal Capital Corporation for the names of additional consultants in your area.

QUEBEC

I. NON-PROFIT SECTOR

Aboriginal Capital Corporations (ACC)
There are four Aboriginal capital corporations in Quebec that administer financing for one or more government entities specifically to Aboriginal businesses. Financing is intended to enable, start, acquire or expand viable Aboriginal businesses. First Nations, Non-status Indians, Inuit and Métis entrepreneurs living in Quebec and Nunavut are eligible for the program. ACC provides loans up to $50,000 to create, acquire, expand or upgrade Aboriginal businesses. Some of the ACC's serve Aboriginal businesses affiliated with specific First Nations or geographic regions.

Kahnawake Loan Guarantee Fund Inc.
P.O. Box 1110
Kahnawake, Quebec J0L 1B0
Phone: (450) 638-4280
Fax: (450) 638-3276

Nunavik Investment Corporation
C.P. 239
Kuujjuaq, Quebec J0M 1C0
Phone: (514) 634-8091 or (819) 964-2961
Fax: (819) 964-2611/2956

Corporation de développement économique montagnaise
40, François Gros-Louis, Pièce 6
Wendake, Quebec G0A 4V0
Phone: (418) 843-8771
Fax: (418) 843-4247

Société de Crédit Commercial Autochtone
Native Commercial Credit Corporation
250 Place Chef Michel Laveau, Ste. 201
Wendake, Quebec G0A 4V0
Phone: (418) 842-0972
Fax: (418) 842-8925

Calmeadow Foundation
Phone: (416) 362-9125
Fax: (416) 362-0769
E-mail: metrofund@calmeadow.com

The Calmeadow Foundation is a Toronto-based non-profit foundation which encourages economic self-reliance among the self-employed in Canada and the developing world.

First Peoples' Fund
A private sector initiative designed to assist First Nation communities establish and operate their own micro-enterprise loan funds. Loans are offered at commercial interest rates and range from $300 to $3,000. Loans are offered to self-employed people within borrower circles of 4-7 people who approve and collectively guarantee loans. No collateral or equity contributions are required. Loan funds are administered by the communities themselves with the support of First Peoples' Fund.

Canadian Council for Aboriginal Business (CCAB)

204A St. George Street
Coach House, Main Floor
Toronto, Ontario, Canada M5R 2N5
Phone: (416) 961-8663
Fax: (416) 961-3995
Internet: **www.ccab-canada.com**

The Canadian Council for Aboriginal Business is a national organization which brings Aboriginal and non-Aboriginal business people together for mutually beneficial partnerships through its business internships. Participating Aboriginal interns gain business experience, training, networking and develop managerial and entrepreneurial skills.

Canadian Executive Services Organization (CESO)
1180 Drummond, Suite 410
Montréal, Quebec
H3G 2S1
Phone: (514) 875-7226 or 1-800-561-0687
Fax: (514) 875 6928
E-mail: quebec@ceso-saco.com
Internet: **www.ceso-saco.com**

The Canadian Executive Services Organization (CESO) offers the skills of over 4,300 retired professional volunteers to business owners throughout Canada. The non-profit organization provides volunteer services to over 1,000 communities, organizations and individuals a year in areas where skills are lacking. Business advisory services are usually limited to a week or less, often on a part-time basis. If you need assistance in developing a business plan, or setting up a record keeping system, for example, CESO may be a good source of expertise.

Native Investment and Trade Association (NITA)
108-100 Park Royal
West Vancouver, BC
V7T 1A7
Phone: (604) 925-6677
Fax: (604) 913-0559
Email: nita@bc.sympatico.ca
Internet: **www.native-invest-trade.com**

The Native Investment and Trade Association is an Aboriginal, non-profit Association, dedicated to pursuing self-reliance through entrepreneurship. NITA works towards creating a healthier climate between Aboriginal Canada and the business community by promoting mutual understanding through communication, partnerships and joint ventures.

II. FINANCIAL INSTITUTIONS

Business Development Bank of Canada
5 Place Ville Marie,
Montreal, Quebec H3B 5E7
Phone: (514) 283-5904
Fax: (514) 283-2872
Internet: **www.bdc.ca**
Contact the main office for information of the branch nearest you.

The Business Development Bank of Canada (BDC) is a Crown corporation with a mission to help create and develop Canadian small and medium-sized business. They offer a variety of financial products to fit each stage of a business' growth from the smallest micro-business to expanding medium-sized businesses.

They provide specialized financial assistance such as counseling assistance to small enterprises; and providing a "Small Business Start-up Kit." Each branch has its own Aboriginal services account manager.

Commercial Banks - Aboriginal Services

Most major banks have an Aboriginal division. Business owners should contact their bank branch to get the contact for Aboriginal banking in their area.

Bank of Montreal
Aboriginal Banking Unit – Quebec
Les Galeries de la Capitale
5401 boul Des Galeries
Quebec City, Quebec G0A 4V0
Phone: (418) 842-4889
Fax: (418) 842-0105

Canadian Imperial Bank of Commerce (CIBC)
Aboriginal Banking
1155 Rene Levesque Blvd. - 4th floor
Montreal, P.Q. H3C 3B2
Tel: (514) 876-4825 or 1-800-465-2422
Fax: (514) 876-3509
Internet: **www.cibc.com/aboriginal**

Small Business Development Program
This program provides loans to businesses having annual sales of less than $2 million or employing less than 50 people. Interest rates are fixed for the life of the loan, and repayment terms are flexible.

Industrial Estates Limited Financing Program
This program is designed to provide appropriate loan financing to new or expanding manufacturing operations. The minimum loan financing available under this program is $250,000. Repayment is normally by way of a 20 year amortization.

Product Development Management Program
This program aims to assist manufacturers in developing new products and upgrading the design quality of existing products. Grants under the program provide up to 75 percent of the product development costs submitted by a consultant designer. The maximum grant is $15,000 per project.

First Nations Bank of Canada
TD Financial Group
Chisasibi Quebec Branch
(James Bay Region)
Chisasibi, Quebec J0M 1E0
Phone: 1-888-825 3458
Internet: **www.firstnationsbank.com**

Royal Bank
Aboriginal Banking
1 Place Ville Marie
10th Floor, East Wing
Montreal, Quebec H3C 3A9
Phone: (514) 874-8411
Fax: (514) 874-3915

III. GOVERNMENT – FEDERAL

Aboriginal Business Canada (Industry Canada)
P.O. Box 289, Suite 2604,
800 Tour de la Place Victoria
Montreal, Quebec H4Z 1E8
Phone: (514) 283-1828
Fax: (514) 283-1843
E-Mail: abc.montreal@ic.gc.ca
Internet: **www.abc.gc.ca** (Aboriginal Business Canada)
Internet: **www.strategis.ic.gc.ca** (business information and resources)

The program targets small business and offers both financial and non-financial assistance. Contributions can be made towards the costs of developing business plans and undertaking feasibility studies, establishing new businesses or joint ventures, and increasing technology use in a business through acquisition of equipment as a way to improve competitiveness. Aboriginal Business Canada also offers support in areas such as management and technical training.
Services are also available through partnerships with the following external delivery organizations:

Association de développement des Algonquins Inc.
C.P 879
Notre-Dame-Du-Nord, Quebec J0Z 3B0
Phone: (819) 723-2825
Fax: (819) 723-2261

Corporation de développement économique montagnaise
40, François Gros-Louis, Pièce 6
Wendake, Quebec G0A 4V0
Phone: (418) 843-8771
Fax: (418) 843-4247

Corporation de développement économique montagnaise
1005, boulevard Laure
Sept-Iles, Quebec G4R 4S6
Phone: (418) 968-1246
Fax: (418) 962-2449

Kativik Regional Development Council
C.P. 239
Kuujjuaq, Quebec J0M 1C0
Phone: (514) 634 8091 or (819) 964-2961
Fax: (819) 964-2611

Canada/Quebec Business Service Centre
5 Place Ville Marie, Suite 12500
Montréal, Quebec H3B 4Y2
Phone: (514) 496-4636
Toll-Free: 1-800-322-4636
Fax: (514) 496-5934
Internet: **www.infoentrepreneurs.org**

The Canada Business Service Centers are set up to improve the start-up, survival and growth rates of small- and medium-sized enterprises by giving business people in every part of Canada access to accurate, timely and relevant information and referrals. Its purpose is to improve and simplify access to government programs, services and information by business people in Quebec.

Canadian Forest Service - Natural Resources Canada
Laurentian Forestry Center
1055 du P.E.P.S.
P.O. Box 3800
Sainte-Foy, Quebec G1V 4C7
Phone: (418) 648-3335
Fax: (418) 648-5849
Internet: **www.cfl.forestry.ca/**

The mission of the Canadian Forest Service (CFS), a sector of Natural Resources Canada, is to promote sustainable development of Canada's forests and competitiveness of the Canadian forest sector, for the well-being of present and future generations of Canadians.

The CFS publishes guides and papers relating to forest business planning, and numerous research publications related to forestry and forestry products.

First Nation Forestry Program
1055 rue du PEPS
C.P. Box 3800
Ste-Foy, Quebec G1V 4C7
Phone: (418) 648-7134
Fax: (418) 648-2529
Internet: **www.fnfp.gc.ca**

This program provides funding and forestry advice to status First Nations with the goal of providing access to a greater role in participating in forestry in the future. Funding assistance is available to foster business partnerships both on and off reserves, with various government and non-government organizations, and the forest industry. Eligible applicants include Bands, Tribal Councils and First Nations-owned businesses. The program has a five-year term ending on March 31, 2001.

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Indian Affairs and Northern Development, Department of
320 St. Joseph Street East
P.O. Box 51127, Postal Outlet G. Roy
Quebec, Quebec G1K 8Z7
Phone : (418) 648-7551
Fax : (418) 648-7347
E-mail : filonim@inac.gc.ca
Internet: **www.inac.gc.ca**

The Department of Indian Affairs and Northern Development offers forest management resource information through their web site, as well as various advisory and community assistance programs.

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Ottawa, ON K1A 0E4
Phone: (613) 995-6275
Fax: (613) 947-4117
E-mail: gmasse@nrcan.gc.ca
Internet: **www.nrcan.gc.ca/css/hrsb/intern-e.htm**

The Science and Technology Internship Program provides an opportunity to recent graduates in science, engineering or business to gain relevant and meaningful work experience. Interns are invited to work on natural resource sciences projects of commercial potential, in cooperation with Natural Resources Canada (NRCan). Interns are paid by NRCan, and internships last up to one year. Private sector organizations, universities and non-federal government organizations are all eligible to host interns.

Reference Canada
1-800-667-3355
This toll free number is the federal government's bilingual referral and basic information service. It is designed to help the public find answers to questions about the federal government programs.

Statistics Canada
Advisory Services
200 René Levesque Blvd. W.
Guy Favreau Complex
4th Floor, East Tower
Montreal, Quebec H2Z 1X4
Phone: (514) 283-5725
Toll-Free: 1-800-263-1136
Fax: (514) 283-9350
E-mail: louise.bournot@statcan.ca

Statistics Canada has a central statistical agency for each province and it maintains a large inventory of statistical products and services, and expertise. Statistics and information are acquired from various sources, and then packaged for distribution. Market trends and demographics relating to your product or service may be available through the Statistics Canada specific to your province.

IV. GOVERNMENT – PROVINCIAL

Natural Resources, Ministry of
Forêt Québec
880, chemin Sainte-Foy, 10^e étage
Quebec (Quebec) G1S 4X4
Phone: (418) 627-6254
Fax: (418) 528-1278
Email: foretquebec@mrn.gouv.qc.ca

Forêt Québec offers technical assistance and information about Quebec's forests, sustainable development, silviculture, biodiversity, soil and water conservation, policies and legislation related to forestry.

Forest Resource Development Program
The purpose of his program is to foster resource development and partnership, and to stimulate economic development. It attempts to intensify the development of forest resources by making eligible as payment of stumpage dues silvicultural systems that increase forest production or ensure the protection and development of wildlife resources and the forest landscape.

Financial Assistance Program for the Development of Private Woodlots
Aboriginal land corporations and other recognized forest producers under section 120 of the Forest Act are eligible for financial assistance under this program. Funds are provided to cover part of the cost of work to develop private woodlots, for the distribution of seedlings for reforestation, for the reimbursement of real estate taxes paid, and for eligibility to the forestry financing program.

Three-year program for the creation of jobs in forestry
This program grants contracts for silvicultural work to forestry cooperatives and joint management organizations. It includes a training component and seeks to prepare income security recipients for jobs in silviculture and forestry. Apply to the regional Travail-Quebec office.

Secretariat of Aboriginal Affairs (SAA)
Édifice André-Laurendeau
1050, rue des Parlementaires, 4^e étage
Quebec (Quebec) G1R 5Y6
Phone : (418) 643-3166
Fax : (418) 646-4918
Email: saa@cex.gouv.qc.ca
Internet: **www.saa.gouv.qc.ca/**

The Aboriginal Development Fund has a $125 million budget over five years to put in place conditions that will facilitate the economic development of Aboriginal communities and promote job creation. Through this fund, the Secretariat of Aboriginal Affairs provides venture capital and economic development funds to communities and local businesses. The SAA also compiles an extensive list of all public programs available to indigenous people in the province.

V. BUSINESS CONSULTANTS

Note: Contact the nearest Aboriginal Capital Corporation for the names of additional consultants in your area.

NEW BRUNSWICK

I. NON-PROFIT SECTOR

Aboriginal Capital Corporations (ACC)

There are two Aboriginal capital corporations in New Brunswick that administer financing specifically to Aboriginal businesses. Financing is intended to enable, start, acquire or expand viable Aboriginal businesses. First Nations, Inuit, Non-Status Indians and Métis entrepreneurs living in New Brunswick are eligible for the program. ACC provides loans up to $50,000 to create, acquire, expand or upgrade Aboriginal businesses. Some of the ACC's serve Aboriginal businesses affiliated with specific First Nations or geographic regions.

First Peoples Development Fund Inc.
320 St. Mary's Street
Fredericton, New Brunswick E3A 2S4
Phone: (506) 453-9429
Fax: (506) 450-9564

Ulnooweg Development Group Ltd.
233 St. George Street
Moncton, New Brunswick E1C 1V8
Tel (506) 855-4441
Fax (506) 853-7037
Internet: **www.ulnooweg.ca**

Calmeadow Foundation
Phone: (416) 362-9125
Fax: (416) 362-0769
E-mail: metrofund@calmeadow.com

The Calmeadow Foundation is a Toronto-based non-profit foundation which encourages economic self-reliance among the self-employed in Canada and the developing world.

First Peoples' Fund

A private sector initiative designed to assist First Nation communities establish and operate their own micro-enterprise loan funds. Loans are offered at commercial interest rates and range from $300 to $3,000. Loans are offered to self-employed people within borrower circles of 4-7 people who approve and collectively guarantee loans. No collateral or equity contributions are required. Loan funds are administered by the communities themselves with the support of First Peoples' Fund.

Canadian Council for Aboriginal Business (CCAB)
204A St. George Street
Coach House, Main Floor
Toronto, Ontario, Canada M5R 2N5
Phone: (416) 961-8663
Fax: (416) 961-3995
Internet: **www.ccab-canada.com**

The Canadian Council for Aboriginal Business is a national organization which brings Aboriginal and non-Aboriginal business people together for mutually beneficial partnerships through its business internships. Participating Aboriginal interns gain business experience, training, networking and develop managerial and entrepreneurial skills.

Canadian Executive Services Organization (CESO)
Atlantic Regional Office
Phone: (514) 875-7226 or 1-800-561-0687
Internet: **www.ceso-saco.com**

The Canadian Executive Services Organization (CESO) offers the skills of over 4,300 retired professional volunteers to business owners throughout Canada. The non-profit organization provides volunteer services to over 1,000 communities, organizations and individuals a year in areas where skills are lacking. Business advisory services are usually limited to a week or less, often on a part-time basis. If you need assistance in developing a business plan, or setting up a record keeping system, for example, CESO may be a good source of expertise.

Joint Economic Development Initiative (JEDI)
570 Queen St.
Fredericton, NB E3B 5A4
Tel: (506) 452-3763
Toll free: 1-800-561-4030
Fax: (506) 452-3285
Email : dalivisa@acoa.ca
Internet: **www.jedinb.org**

This project is a joint initiative of the province, Atlantic Canada Opportunities Agency (ACOA), Department of Indian Affairs and Northern Development and Aboriginal communities. Its purpose is to identify needs and increase awareness to the Aboriginal communities of federal and provincial programming and policies. It also has discretionary funds for viable Aboriginal projects that cannot be funded under other government programs. Contact information for economic development officers in each region is available on the web site, or by contacting the JEDI office.

Native Investment and Trade Association (NITA)
108-100 Park Royal
West Vancouver, BC
V7T 1A7
Tel: (604) 925-6677
Fax: (604) 913-0559
Email: nita@bc.sympatico.ca
Internet: **www.native-invest-trade.com**

The Native Investment and Trade Association is an Aboriginal, non-profit Association, dedicated to pursuing self-reliance through entrepreneurship. NITA works towards creating a healthier climate between Aboriginal Canada and the business community by promoting mutual understanding through communication, partnerships and joint ventures.

II. FINANCIAL INSTITUTIONS

Business Development Bank of Canada
5 Place Ville Marie,
Montreal, Quebec H3B 5E7
Phone: (514) 283-5904
Fax: (514) 283-2872
Internet: **www.bdc.ca**
Contact the main office for information of the branch nearest you.

The Business Development Bank of Canada (BDC) is a Crown corporation with a mission to help create and develop Canadian small and medium-sized business. They offer a variety of financial products to fit each stage of a business' growth from the smallest micro-business to expanding medium-sized businesses.

They provide specialized financial assistance such as counseling assistance to small enterprises; and providing a "Small Business Start-up Kit." Each branch has its own Aboriginal services account manager.

Commercial Banks - Aboriginal Services

Most major banks have an Aboriginal division. Business owners should contact their bank branch to get the contact for Aboriginal banking in their area.

Bank of Montreal
Aboriginal Banking Unit
15th Floor, BMTT
55 Bloor St. W.
Toronto, Ontario M4W 3N5
Phone: (416) 927-6170
Fax: (416) 927-5523

Canadian Imperial Bank of Commerce (CIBC)
Aboriginal Banking
1809 Barrington Street - 16th floor
Halifax, N.S. B3J 3K8
Phone: 1-800-465-2422
Fax: (902) 429-6416
Internet: **www.cibc.com/aboriginal**

Small Business Development Program
This program provides loans to businesses having annual sales of less than $2 million or employing less than 50 people. Interest rates are fixed for the life of the loan, and repayment terms are flexible.

Industrial Estates Limited Financing Program
This program is designed to provide appropriate loan financing to new or expanding manufacturing operations. The minimum loan financing available under this program is $250,000. Repayment is normally by way of a 20 year amortization.

Product Development Management Program
This program aims to assist manufacturers in developing new products and upgrading the design quality of existing products. Grants under the program provide up to 75 percent of the product development costs submitted by a consultant designer. The maximum grant is $15,000 per project.

First Nations Bank of Canada
TD Financial Group
410 - 22nd Street East
Saskatoon, Saskatchewan S7K 3N9
Phone: 306-955-3622
Toll Free: 1-888-454-3622
Fax: 306-955-1037
Internet: **www.firstnationsbank.com**

Royal Bank
Aboriginal Banking - Atlantic Canada
11th Floor
5161 George Street
Halifax, Nova Scotia B3J 2Y1
Phone: (902) 421-4115
Fax: (902) 423-2264

III. GOVERNMENT – FEDERAL

Aboriginal Business Canada (Industry Canada)
4th Floor, 1801 Hollis Street
P.O. Box 940, Station M
Halifax, Nova Scotia B3J 2V9
Phone: (902) 426-2018
Fax: (902) 426-2624
E-Mail: abc.halifax@ic.gc.ca
Internet: **www.abc.gc.ca** (Aboriginal Business Canada)
Internet: **www.strategis.ic.gc.ca** (business information and resources)

The program targets small business and offers both financial and non-financial assistance. Contributions can be made towards the costs of developing business plans and undertaking feasibility studies, establishing new businesses or joint ventures, and increasing technology use in a business through acquisition of equipment as a way to improve competitiveness. Aboriginal Business Canada also offers support in areas such as management and technical training.

Atlantic Canada Opportunities Agency (ACOA)
Regional Office – New Brunswick
PO Box 578, 570 Queen St.
Fredericton, NB E3B 5A6
Phone: (506) 452-3184
Toll Free: 1-800-561-4030
Fax: (506) 452-3285
Internet: **www.acoa.ca**

The ACOA is a federal government agency with the goal to improve the economy of Atlantic Canadian communities through the successful development of business and job opportunities. It works to help individuals involved in small and medium-sized businesses acquire the financial resources they need through the Business Development Program, Community Business Development Centres, Venture Capital and the Canada Small Business Financing Act.

Canada/New Brunswick Business Service Centre
570 Queen St.
Fredericton, New Brunswick E3B 6Z6
Phone: (506) 444-6140
Toll Free: 1-800-668-1010
Fax: (506) 444-6172
TTY: (506) 444-6166 or 1-800-887-6550
Internet: **www.csbc.org/nb/index.html**

The Canada Business Service Centres are set up to improve the start-up, survival and growth rates of small- and medium-sized enterprises by giving business people in every part of Canada access to accurate, timely and relevant information and referrals. Its purpose is to improve and simplify access to government programs, services and information by business people in New Brunswick.

Canadian Forest Service - Natural Resources Canada
Atlantic Forestry Centre
P.O. Box 4000
Fredericton, N.B. E3B 5P7
Phone: (506) 452-3500
Fax: (506) 452-2495
Internet: **http://atl.cfs.nrcan.gc.ca**

The mission of the Canadian Forest Service (CFS), a sector of Natural Resources Canada, is to promote sustainable development of Canada's forests and competitiveness of the Canadian forest sector, for the well-being of present and future generations of Canadians.

The CFS publishes guides and papers relating to forest business planning, and numerous research publications related to forestry and forestry products.

First Nation Forestry Program
P.O. Box 4000
Fredericton, N.B. E3B 5P7
Phone: (506) 452-3638
Fax: (506) 452-2495
Internet: **www.fnfp.gc.ca**

This program provides funding and forestry advice to First Nations and their members with the goal of providing access to a greater role in participating in forestry in the future. Funding assistance is available to foster business partnerships both on and off reserves, with various government and non-government organizations, and the forest industry. Eligible applicants include First Nations, Tribal Councils and First Nations-owned businesses. The program has a five-year term ending on March 31, 2001.

Canadian Rural Partnership (CRP)
Toll free: 1-888-781-2222
Internet: **www.rural.gc.ca**

This initiative is designed to support rural community development by adopting new approaches and practices to respond to rural development issues and concerns. The goal is to fund projects that help to develop "tools" to enhance the quality of life in rural communities and better equip them to compete in a global economy, so that rural communities are able to contribute fully to the growth and stability of Canada. A guide to government programs for rural communities is available on its web site or by calling the toll free number.

Export Development Corporation (EDC)
Head Office:
151 O'Connor Street
Ottawa, ON K1A 1K3
Tel: (613) 598-2500
Fax: (613) 598-6697
Email: export@edc-see.ca
Internet: **www.edc.ca/**

EDC is a Crown corporation operating as a commercial financial institution that helps Canadian businesses grow and prosper through exports and international investment.

Human Resources Development Canada (HRDC)
Self-employment Program
Toll Free: 1-800-206-7218
Internet: **www.hrdc-drhc.gc.ca/stratpol/edd/OASEC.shtml**
General HRDC web site: **www.hrdc-drhc.gc.ca**

This program provides participants with income support, coaching and technical assistance to help start a business. Applicants must be receiving or have received employment insurance benefits within the past 36 months. To qualify, applicants must agree to provide a business plan showing potential for long term self-employment, be starting a new business or taking over an existing one, and agree to work full-time on the business while receiving financial assistance.

Indian Affairs and Northern Development, Department of
Indian and Inuit Affairs
P.O. Box 160
40 Havelock Street
Amherst, Nova Scotia B4H 3Z3
Phone: (902) 661-6200
Fax: (902) 661-6237
Internet: **www.inac.gc.ca**

The Department of Indian Affairs and Northern Development offers forest management resource information through their web site, as well as various advisory and community assistance programs.
Community Economic Development Organization - Projects in this community-based economic development program may vary depending on local priorities and may include: employing Economic Development Officers at the community or Tribal Council level to support employment and training programs, economic development planning, business planning and start-up funding. Funding is provided under Federal Government First Nations agreements.

Resource Access Negotiation Program - This program provides financial assistance to First Nations organizations involved in negotiations that will enable access to business and employment opportunities in the natural resource sectors. Funding is available for co-management initiatives with the government or private sector.

Federal Aboriginal Procurement Strategy - This program was announced in April 1996 by DIAND to support Aboriginal economic development by providing Aboriginal businesses with increased opportunities to supply goods and services to the federal government. To be eligible, a business must be 51% owned and operated. If your company offers a service or product that the federal government is interested in buying, you should consider registering for this program.

Natural Resources Canada – Science & Technology Internships
580 Booth Street, 6th floor
Ottawa, ON K1A 0E4
Phone: (613) 995-6275
Fax: (613) 947-4117
E-mail: gmasse@nrcan.gc.ca
Internet: **www.nrcan.gc.ca/css/hrsb/intern-e.htm**

The Science and Technology Internship Program provides an opportunity to recent graduates in science, engineering or business to gain relevant and meaningful work experience. Interns are invited to work on natural resource sciences projects of commercial potential, in cooperation with Natural Resources Canada (NRCan). Interns are paid by NRCan, and internships last up to one year. Private sector organizations, universities and non-federal government organizations are all eligible to host interns.

Reference Canada
1-800-667-3355
This toll free number is the federal government's bilingual referral and basic information service. It is designed to help the public find answers to questions about the federal government programs.

Statistics Canada
Advisory Services
1741 Brunswick Street
2nd Floor, Box 11
Halifax, Nova Scotia B3J 3X8
Phone: (902) 426-5331
Toll-Free: 1-800-263-1136
Fax: (902) 426-9538
E-mail: atlantic.info@statcan.ca
Internet: **www.statcan.ca**

Statistics Canada has a central statistical agency for each province and it maintains a large inventory of statistical products and services, and expertise. Statistics and information are acquired from various sources, and then packaged for distribution. Market trends and demographics relating to your product or service may be available through the Statistics Canada specific to your province.

IV. GOVERNMENT - PROVINCIAL

Natural Resources and Energy, Department of
P.O. Box 6000 (Hugh John Flemming Forestry Complex)
Fredericton, N.B. E3B 5H1
Phone: (506) 453-2614
Fax: (506) 457-4881
Internet: **www.gov.nb.ca/dnre**

Aboriginal business people are eligible for most provincial programs providing funding assistance. Recently, Natural Resources and Energy (DNRE) has become active adding Aboriginal components to these programs to improve their level of use by First Nations communities. DNRE also helps to fund the following interdepartmental programs: Forestry Training Assistance, the Aboriginal Forest Ranger Training Program, Outdoor Education and Aboriginal Job Creation and Co-Management Projects. Contact the department for more information on funding assistance or general information on New Brunswick's forestry industry.

Office of Aboriginal Affairs
P.O. Box 6000
Fredericton, NB E3B 5H1
Phone: (506) 462-5177
Fax: (506) 444-5612
Internet: **www.gnb.ca/0016/**

The Office of Aboriginal Affairs does not deliver programs or services. Rather, it works in collaboration with provincial departments to enhance the provincial government's relationship with Mi'kmaq and Maliseet communities and Aboriginal organizations. This work encompasses a broad range of activities, including coordinating policy, facilitating dialogue and providing information and advice on programs, services and opportunities for co-operative action to provincial departments, Mi'kmaq and Maliseet communities and Aboriginal organizations

V. BUSINESS CONSULTANTS

Aboriginal Consulting Services
41 Piercy Crescent
Fredericton, NB E3B 7G2
Tel: (506) 454-8668
Fax: (506) 455-8915
Email: dsaulis@nbnet.nb.ca

Aboriginal Resource Consultants (ARC)
Box 3216
Perth, NB E7H 5K3
Phone: (506) 273-0842
Fax: (506) 273-4409
Internet: **www.arccanada.com**

Provide consulting services in human resources development.

Alquimou Consulting Group
Box 19, Site 10
Big Cove, NB E0A 2L0
Phone: (506) 523-5689
E-mail: alquimou@interserv.com

Alquimou Consulting offers assistance to Aboriginal Peoples developing business plans. It also offers cross-cultural awareness workshops to government departments/agencies, organizations, business, or groups with cultural workshops.

F & M Development Association
P.O. Box 3151
Perth-Andover, NB E7H 5K3
Phone: (506) 273-4081
Fax: (506) 273-4091
E-mail: migcree@nbnet.nb.ca

While F & M Development has not done any formal work in forestry, they offer economic development and business development services to Aboriginal communities.

Han Martin Associates
P.O. Box 354, Station A
Fredericton, NB E3B 4Z9
Tel: (506) 455-2881
Fax: (506) 455-3169
Email: hanmar@nbnet.nb.ca

Progressive Planning Ltd.
385 Wilsey Rd., Comp 43
Fredericton, NB E3B5N6
Phone: (506) 458-8522
Fax: (506) 458-5827
E-mail: proplan@brunswickmicro.nb.ca

Offer project and financial management, social impact studies, environmental studies, economic development and research and program evaluation.

Red Sky Institute of Technology
#8 Gitpo Rd.
Eel Ground First Nations, NB E1V 4E4
Phone: (506) 622-7921
Fax: (506) 622-7492
E-mail: raugustine@igs.net
The Red Sky Institute offers training programs in forestry, fishery and security. They also provide business management and development services.

Note: This is not a complete list of Aboriginal business consultants. Contact the nearest Aboriginal Capital Corporation for the names of additional consultants in your area.

NOVA SCOTIA

I. NON-PROFIT SECTOR

Aboriginal Capital Corporations (ACC)
There are over 30 Aboriginal capital corporations in Canada that administer financing for one or more government entities specifically to Aboriginal businesses. Financing is intended to enable, start, acquire or expand viable Aboriginal businesses. First Nations, Inuit, Non-status Indian and Metis entrepreneurs are eligible for the program. ACC provides loans up to $50,000 to create, acquire expand or upgrade Aboriginal businesses. Some of the ACC's serve Aboriginal businesses affiliated with specific First Nations or geographic regions.

Ulnooweg Development Group Inc.
139 Esplanade Street
P.O. Box 1259
Truro, NS B2N 5N2
Phone: (902) 893-7379
Fax: (902) 893-0353 (fax)
E-mail: jbower@ulnooweg.ca
Internet: **www.ulnooweg.ca**

Ulnooweg is an Aboriginal Capital Corporation (ACC) which provides commercial lending and business services for new and existing business. Since its inception in 1985, Ulnooweg has provided loans to Native entrepreneurs and continues to assist in the development of the Native people living both on or off reserve in Nova Scotia, New Brunswick and Prince Edward Island by financing Native owned commercial businesses.

Calmeadow Foundation
5670 Springarden Road
Suite 300
Halifax, Nova Scotia
B3J 1H6
Phone: (902) 492-3585 or 1-800-565-2205
Fax: (902) 422-8955
E-mail: calnova@auracomcom

The Calmeadow Foundation is a Toronto-based non-profit foundation which encourages economic self-reliance among the self-employed in Canada and the developing world.

First Peoples' Fund
A private sector initiative designed to assist First Nation communities establish and operate their own micro-enterprise loan funds. Loans are offered at commercial interest rates and range from $300 to $3,000. Loans are offered to self-employed people within borrower circles of 4-7 people who approve and collectively guarantee loans. No collateral or equity contributions are required. Loan funds are administered by the communities themselves with the support of First Peoples' Fund.

Canadian Council for Aboriginal Business (CCAB)
204A St. George Street
Coach House, Main Floor
Toronto, ON M5R 2N5
Phone: (416) 961-8663
Fax: (416) 961-3995
Internet: **www.ccab-canada.com/**

The Canadian Council for Aboriginal Business is a national organization which brings Aboriginal and non-Aboriginal business people together for mutually beneficial partnerships through its business internships. Participating Aboriginal interns gain business experience, training, networking and develop managerial and entrepreneurial skills.

Canadian Executive Services Organization (CESO)
Atlantic Region
Phone: (514) 875-7226 or 1-800-561-0687
www.ceso-saco.com

The Canadian Executive Services Organization (CESO) offers the skills of over 4,300 retired professional volunteers to business owners throughout Canada. The non-profit organization provides volunteer services to over 1,000 communities, organizations and individuals a year in areas where skills are lacking. Business advisory services are usually limited to a week or less, often on a part-time basis. If you need assistance in developing a business plan, or setting up a record keeping system, for example, CESO may be a good source of expertise.

Nova Scotia Environmental Industry Association (NSEIA)
33 Ochterloney Street
Suite 270 Dartmouth NS

Mailing: PO Box 563
Dartmouth NS B2Y 3Y8
Phone: (902) 463-3538 / (902) 463-3539
Fax: (902) 463-3511
E-mail: nseia@istar.ca
Internet: **www.nseia.ns.ca**

NSEIA is a province-wide business organization whose purpose is to promote environmental products and services and contribute to sustainable development in Nova Scotia.

II. FINANCIAL INSTITUTIONS

Business Development Bank of Canada (BDC)
Cogswell Tower, Suite 1400, Scotia Square
Halifax, NS B3J 2Z7
Phone: (902) 426-7850
Fax: (902) 426-6783
Internet: **www.bdc.ca**

The Business Development Bank of Canada (BDC) is a Crown corporation with a mission to help create and develop Canadian small and medium-sized business. They offer a variety of financial products to fit each stage of a business' growth from the smallest micro-business to expanding medium-sized businesses.

They provide specialized financial assistance such as counseling assistance to small enterprises; and providing a "Small Business Start-up Kit." Each branch has its own Aboriginal services account manager.

Commercial Banks - Aboriginal Services

Most major banks have an Aboriginal division. Business owners should contact their bank branch to get the contact for Aboriginal banking in their area.

Bank of Montreal
Aboriginal Banking Unit
15th Floor, BMTT
55 Bloor St. W.
Toronto, Ont.
M4W 3N5
Phone: (416) 927-2755
Fax: (416) 927-5523

Canadian Imperial Bank of Commerce (CIBC)
1809 Barrington Street - 16th floor
Halifax, N.S. B3J 3K8
Phone: 1-800-465-2422
Fax: (902) 429-6416
Internet: **www.cibc.com/**

Small Business Development Program
This program provides loans to businesses having annual sales of less than $2 million or employing less than 50 people. Interest rates are fixed for the life of the loan, and repayment terms are flexible.

Industrial Estates Limited Financing Program
This program is designed to provide appropriate loan financing to new or expanding manufacturing operations. The minimum loan financing available under this program is $250,000. Repayment is normally by way of a 20-year amortization.

Product Development Management Program
This program aims to assist manufacturers in developing new products and upgrading the design quality of existing products. Grants under the program provide up to 75 percent of the product development costs submitted by a consultant designer. The maximum grant is $15,000 per project.

First Nations Bank of Canada
TD Financial Group
224 – 4th Avenue
Saskatoon, SK S7K 5M5
Phone: (306) 955-3622 or 1-888-454-3622
Fax: (306) 955-1037
Internet: **www.firstnationsbank.com**

Royal Bank of Canada
Aboriginal Banking – Atlantic Canada
Royal Bank of Canada
11th Floor
5161 George Street
Halifax, NS B3J 2Y1
Phone: (902) 421-4115
Fax: (902) 423-2264

III. GOVERNMENT - FEDERAL

Aboriginal Business Canada (Industry Canada)
4th Floor, 1801 Hollis Street
P.O. Box 940, Station M
Halifax, NS
B3J 2V9

Phone: (902) 426-2018
Fax: (902) 426-2624
E-mail: abc.halifax@ic.gc.ca
Internet: **www.abc.gc.ca** (Aboriginal Business Canada)
Internet: **www.strategis.ic.gc.ca** (business information and resources)

This program targets small business and offers both financial and non-financial assistance. Contributions can be made towards the costs of developing business plans and undertaking feasibility studies, establishing new businesses or joint ventures, and increasing technology use in a business through acquisition of equipment as a way to improve competitiveness. Aboriginal Business Canada also offers support in areas such as management and technical training.

Atlantic Canada Opportunities Agency
Regional Office
1801 Hollis Street, Suite 600
P.O. Box 2284, Station M
Halifax, NS B3J 3C8
Phone: (902) 426-6743 or 1-800-565-1228
Fax: (902) 426-2054
Internet: **www.acoa.ca/english/index.shtml**

ACOA works with its many partners to help individuals involved in small- and medium-sized enterprises acquire the financial resources they need to succeed and create good, lasting jobs. Call the toll free number for an office in your area.

Business Development Program
Designed to help you set up, expand or modernize your business. Focusing on small- and medium-sized enterprises, the program offers access to capital in the form of interest-free, unsecured, repayable contributions. Non-profit organizations providing support to the business community may also qualify.

Canadian Business Service Centres
1575 Brunswick Street
Halifax, NS B3J 2G1
Phone: (902) 426-8604 or 1-800-668-2010
Fax: (902) 426-6530
Info-FAX: (902) 426-3201
Toll Free Info-FAX: 1-800-401-3201
Toll Free TTY: 1-800-797-4188
E-mail: halifax@cbsc.ic.gc.ca
Internet: **www.cbsc.org/ns**

The Canada Business Service Centres are set up to improve the start-up, survival and growth rates of small- and medium-sized enterprises by giving business people in every part of Canada access to accurate, timely and relevant information and referrals. Its purpose is to improve and simplify access to government programs, services and information by business people in Nova Scotia.

Canadian Forest Service - Natural Resources Canada
Atlantic Forestry Centre
P.O. Box 4000, Regent Street
Fredericton, NB E3B 5P7
Phone: (506) 452-3500
Fax: (506) 452-3525
Internet: **http://Atl.cfs.NRCan.gc.ca/cfs/welcome_e.html**

The mission of the Canadian Forest Service (CFS), a sector of Natural Resources Canada, is to promote sustainable development of Canada's forests and competitiveness of the Canadian forest sector, for the well-being of present and future generations of Canadians. The CFS publishes guides and papers relating to forest business planning, a directory of which can be found on their Internet site.

First Nation Forestry Program
Canadian Forest Service
430 Marney Road
Hilden, NS B0N 1C0
Phone: (902) 893-0099
Fax: (902) 893-4468
Internet: **www.fnfp.gc.ca**

This program provides funding and forestry advice to First Nations with the goal of providing access to a greater role in participating in forestry in the future. Funding assistance is available to foster business partnerships both on and off reserves, with various government and non-government organizations, and the forest industry. Eligible applicants include Bands, Tribal Councils and First Nations-owned businesses.

Canadian Rural Partnership (CRP)
Toll free: 1-888-781-2222
Internet: **www.rural.gc.ca**

This initiative is designed to support rural community development by adopting new approaches and practices to respond to rural development issues and concerns. The goal is to fund projects that help to develop "tools" that will enhance the quality of life in rural communities and better equip them to compete in a global economy, so that rural communities are able to contribute fully to the growth and stability of Canada. A guide to government programs for rural communities is available on its web site or by calling the toll free number.

Enterprise Cape Breton Corporation
P.O. Box 1750 Commerce Tower, 4th Floor
15 Dorchester Street
Sydney, NS B1P 6T7
Phone: (902) 564-3600 or 1-800-705-3926
Fax: (902) 564-3825

ECBC Satellite Office
32 Paint Street
Port Hawkesbury, NS B0E 2V0
Phone: (902) 625-3111
Fax: (902) 625-3266
Internet: **www.capebretonbusiness.com/ecbc/ec.html**

This Corporation is charged with the responsibility for promoting and assisting the financing and development of industry in the region, providing employment outside the coal-producing sector and broadening the base of the local economy.

Export Development Corporation (EDC)
Head Office:
151 O'Connor Street
Ottawa, ON
K1A 1K3
Phone: (613) 598-2500

Fax: (613) 598-6697
Email: export@edc-see.ca
Internet: **www.edc.ca/**

EDC is a Crown corporation operating as a commercial financial institution which helps Canadian businesses grow and prosper through exports and international investment.

Model Forest Network – Canadian Forest Service
Nova Forest Alliance
Box 208 - 285 George St.
Stewiacke, NS B0N 2J0
Phone: (902) 639-2921
Fax: (902) 639-2981
Email: info@NovaForestAlliance.com
Internet: **www.NovaForestAlliance.com/nfa_e/con_e/contacte.html**

The vision of the Nova Forest alliance is to " achieve sustainable forest management through the co-operative partnership within the unique context of Nova Scotia's Acadian forest ecosystems".

Human Resources Development Canada (HRDC)
Regional Headquarters
P.O. Box 1350
99 Wyse Rd.
Dartmouth, NS B2Y 4B9
Internet: **www.hrdc-drhc.gc.ca**
Internet: **www.hrcd-drhc.gc.ca/stratpol/edd/OASEC.shtml** (Self-employment Program)
Labour Canada 1-800-661-1997
Income Support Programs 1-800-227-9914
1-800-206-7218
Check web-site for office in your region.

Self-Assessment Program
This program provides you with income support, coaching and technical assistance to help start a business. Applicants must be receiving or have received employment insurance benefits within the past 36 months. To qualify, applicants must agree to provide a business plan showing potential for long term self-employment, be starting a new business or taking over an existing one, and agree to work full-time on the business while receiving financial assistance.

Indian Affairs and Northern Development, Department of, (DIAND) Atlantic Region
P.O. Box 160
40 Havelock Street
Amherst, NS B4H 3Z3
Phone: (902) 661-6200
Fax: (902) 661-6237
Internet: **www.inac.gc.ca**

The Department of Indian Affairs and Northern Development offers forest management resource information through their website, as well as various advisory and community assistance programs.

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Resource Access Negotiation Program
This program provides financial assistance to First Nations organizations involved in negotiations that will enable access to business and employment opportunities in the natural resource sectors. Funding is available for co-management initiatives with the government or private sector.

Federal Aboriginal Procurement Strategy
This program was announced in April 1996 by DIAND to support Aboriginal economic development by providing Aboriginal businesses with increased opportunities to supply goods and services to the federal government. To be eligible, a business must be 51% owned and operated. If your company offers a service or product that the federal government is interested in buying, you should consider registering for this program.

Natural Resources Canada – Science & Technology Internships
580 Booth Street, 6th floor
Ottawa, ON K1A 0E4
Phone: (613) 995-6275
Fax: (613) 947-4117
E-mail: gmasse@nrcan.gc.ca
Internet: **www.nrcan.gc.ca/css/hrsb/intern-e.htm**

The Science and Technology Internship Program provides an opportunity to recent graduates in science, engineering or business to gain relevant and meaningful work experience. Interns are invited to work on natural resource sciences projects of commercial potential, in cooperation with Natural Resources Canada (NRCan). Interns are paid by NRCan, and internships last up to one year. Private sector organizations, universities and non-federal government organizations are all eligible to host interns.

Reference Canada
1-800-667-3355
This toll free number is the federal government's bilingual referral and basic information service. It is designed to help the public find answers to questions about federal government programs.

Statistics Canada
Advisory Services
1741 Brunswick Street
2nd Floor, Box 11
Halifax, NS B3J 3X8
Phone: (902) 426-5331 or 1-800-263-1136
Fax: (902) 426-9538
E-mail: atlantic.info@statcan.ca

Statistics Canada has a central statistical agency for each province and it maintains a large inventory of statistical products and services, and expertise. Statistics and information are acquired from various sources, and then packaged for distribution. Market trends and demographics relating to your product or service may be available through the Statistics Canada specific to your province.

IV. Aboriginal Business Consultants

Note: Contact the nearest Aboriginal Capital Corporation for the names of additional consultants in your area.

Note: This is not a complete list of Aboriginal business consultants. Contact the nearest Aboriginal Capital Corporation for the names of additional consultants in your area.

PEI/NFLD

I. NON-PROFIT SECTOR

Aboriginal Capital Corporations (ACC)
There are over 30 Aboriginal capital corporations in Canada that administer financing for one or more government entities specifically to Aboriginal businesses. Financing is intended to enable, start, acquire or expand viable Aboriginal businesses. First Nations, Inuit, Non-status Indian and Métis entrepreneurs are eligible for the program. ACC provides loans up to $50,000 to create, acquire expand or upgrade Aboriginal businesses. Some of the ACC's serve Aboriginal businesses affiliated with specific First Nations and geographic regions.

Ulnooweg Development Group Inc.
139 Esplanade Street
P.O. Box 1259
Truro, NS B2N 5N2
Phone: (902) 893-7379
Fax: (902) 893-0353 (fax)
E-mail: jbower@ulnooweg.ca
Internet: **www.ulnooweg.ca**

Ulnooweg is an Aboriginal Capital Corporation (ACC) which provides commercial lending and business services for new and existing business. Since its inception in 1985, Ulnooweg has provided loans to Native entrepreneurs and continues to assist in the development of the Native people living both on or off reserve in Nova Scotia, New Brunswick and Prince Edward Island by financing Native owned commercial businesses.

Calmeadow Foundation
Suite 300, 5670 Springarden Road
Halifax, Nova Scotia
B3J 1H6
Phone: (902) 492-3585 or 1-800-565-2205
Fax: (902) 422-8955
E-mail: calnova@auracomcom

The Calmeadow Foundation is a Toronto-based non-profit foundation which encourages economic self-reliance among the self-employed in Canada and the developing world.

First Peoples' Fund
A private sector initiative designed to assist First Nation communities establish and operate their own micro-enterprise loan funds. Loans are offered at commercial interest rates and range from $300 to $3,000. Loans are offered to self-employed people within borrower circles of 4-7 people who approve and collectively guarantee loans. No collateral or equity contributions are required. Loan funds are administered by the communities themselves with the support of First Peoples' Fund.

Canadian Executive Services Organization (CESO)
Atlantic Region
Phone: (514) 875-7226
1-800-561-0687
Internet: **www.ceso-saco.com**

The Canadian Executive Services Organization (CESO) offers the skills of over 4,300 retired professional volunteers to business owners throughout Canada. The non-profit organization provides volunteer services to over 1,000 communities, organizations and individuals a year in areas where skills are lacking. Business advisory services are usually limited to a week or less, often on a part-time basis. If you need assistance in developing a business plan, or setting up a record keeping system, for example, CESO may be a good source of expertise.

Canadian Council for Aboriginal Business (CCAB)
204A St. George Street
Coach House, Main Floor
Toronto, ON M5R 2N5
Phone: (416) 961-8663
Fax: (416) 961-3995

The Canadian Council for Aboriginal Business is a national organization which brings Aboriginal and non-Aboriginal business people together for mutually beneficial partnerships through its business internships. Participating Aboriginal interns gain business experience, training, networking and develop managerial and entrepreneurial skills.

II. FINANCIAL INSTITUTIONS

Business Development Bank of Canada (BDC)
BDC Place, 111 Kent Street
Charlottetown, PEI C1A 1N3
Phone: (902) 566-7454
Fax: (902) 566-7459
Internet: **www.bdc.ca**

Atlantic Place
215 Water Street Main Floor
St. John's, NF AIC 5K4
Phone: (709) 772-5505
Fax: (709) 772-2516
Internet: **www.bdc.ca**

The Business Development Bank of Canada (BDC) is a Crown corporation with a mission to help create and develop Canadian small and medium-sized business. They offer a variety of financial products to fit each stage of a business' growth from the smallest micro-business to expanding medium-sized businesses.

They provide specialized financial assistance such as counseling assistance to small enterprises; and providing a "Small Business Start-up Kit." Each branch has its own Aboriginal services account manager.

Commercial Banks - Aboriginal Services

Most major banks have an Aboriginal division. Business owners should contact their bank branch to get the contact for Aboriginal banking in their area.

Bank of Montreal
Aboriginal Banking Unit

15th Floor, BMTT
55 Bloor St. W.
Toronto, Ont.
M4W 3N5
Phone: (416) 927-2755
Fax: (416) 927-5523

Canadian Imperial Bank of Commerce (CIBC)
151 Queen Street
Charlottetown, PEI C1A 7K2
Phone: (902) 892-1284 or 1-800-465-2422
Fax: (902) 368-3262

Atlantic Place
215 Water Street
St. John's, NF
A1C 5J9
Phone: (709) 576-8800 or 1-800-465-2422
Fax: (709) 576-8188

First Nations Bank of Canada
TD Financial Group
224 – 4th Avenue
Saskatoon, SK S7K 5M5
Phone: (306) 955-3622 or 1-888-454-3622
Fax: (306) 955-1037
Internet: **http://firstnationsbank.com**

III. GOVERNMENT - FEDERAL

Aboriginal Business Canada (Industry Canada)
4th Floor, 1801 Hollis Street
P.O. Box 940, Station M
Halifax, NS B3J 2V9
Phone: (902) 426-2018
Fax: (902) 426-2624
E-mail: abc.halifax@ic.gc.ca
Internet: **www.abc.gc.ca** (Aboriginal Business Canada)
Internet: **www.strategis.ic.gc.ca** (business information and resources)

This program targets small business and offers both financial and non-financial assistance. Contributions can be made towards the costs of developing business plans and undertaking feasibility studies, establishing new businesses or joint ventures, and increasing technology use in a business through acquisition of equipment as a way to improve competiveness. Aboriginal Business Canada also offers support in areas such as management and technical training.

Atlantic Canada Opportunities Agency (ACOA)

Regional Office
John Cabot Building, 11th Floor
10 Barter's Hill
P.O. Box 1060, Station C
St. John's, NF A1C 5M5
Phone: (709) 772-2751 or 1-800-668-1010
Fax: (709) 772-2712
Internet: **www.acoa.ca/english/index.shtml**

Prince Edward Island Regional Office
Royal Bank Building, 3rd floor
100 Sydney Street, P.O. Box 40
Charlottetown, PEI C1A 7K2
Phone: (902) 566-7492 or 1-800-871-2596
Fax: (902) 566-7098

ACOA works with its many partners to help individuals involved in small- and medium-sized enterprises acquire the financial resources they need to succeed and create good, lasting jobs. Call the toll free number for an office in your area.

Business Development Program
Designed to help you set up, expand or modernize your business. Focusing on small- and medium-sized enterprises, the program offers access to capital in the form of interest-free, unsecured, repayable contributions. Non-profit organizations providing support to the business community may also qualify.

Canadian Business Service Centres
90 O'Leary Avenue
P.O. Box 8687
St. John's, NF A1B 3T1
Phone: (709) 772-6022 or 1-800-668-2010
Fax: (709) 772-6090
Info-FAX: (709) 772-6030
Toll Free Info-FAX: 1-888-772-6030
E-mail: st.johns@cbsc.ic.gc.ca
Internet: **www.cbsc.org/nf**

75 Fitzroy Street
P.O. Box 40
Charlottetown, PEI C1A 7K2
Phone: (902) 368-0771 or 1-800-668-2010
Fax: (902) 566-7377
Info-FAX: (902) 368-0776
Toll Free Info-FAX: 1-800-401-3201
TTY: (902) 368-0724
E-mail: pei@cbsc.ic.gc.ca
Internet: **www.cbsc.org/pe**

The Canada Business Service Centres are set up to improve the start-up, survival and growth rates of small- and medium-sized enterprises by giving business people in every part of Canada access to accurate, timely and relevant information and referrals. Their purpose is to improve and simplify access to government programs, services and information by business people in Saskatchewan.

Canadian Forest Service - Natural Resources Canada

Atlantic Forestry Centre
P.O. Box 4000, Regent Street
Fredericton, NB E3B 5P7
Phone: (506) 452-3500
Fax: (506) 452-3525
Internet: **http://Atl.cfs.NRCan.gc.ca/cfs/welcome_e.html**

The mission of the Canadian Forest Service (CFS), a sector of Natural Resources Canada, is to promote sustainable development of Canada's forests and competitiveness of the Canadian forest sector, for the well-being of present and future generations of Canadians. The CFS publishes guides and papers relating to forest business planning, a directory of which can be found on their Internet site.

First Nation Forestry Program
Canadian Forest Service
430 Marney Road
Hilden, NS B0N 1C0
Phone: (902) 893-0099
Fax: (902) 893-4468
Internet: **www.fnfp.gc.ca**

This program provides funding and forestry advice to First Nations with the goal of providing access to a greater role in participating in forestry in the future. Funding assistance is available to foster business partnerships both on and off reserves, with various government and non-government organizations, and the forest industry. Eligible applicants include Bands, Tribal Councils and First Nations-owned businesses.

Canadian Rural Partnership (CRP)
Toll free: 1-888-781-2222
Internet: **www.rural.gc.ca**

This initiative is designed to support rural community development by adopting new approaches and practices to respond to rural development issues and concerns. The goal is to fund projects that help to develop "tools" that will enhance the quality of life in rural communities and better equip them to compete in a global economy, so that rural communities are able to contribute fully to the growth and stability of Canada. A guide to government programs for rural communities is available on its web site or by calling the toll free number.

Model Forest Program – Canadian Forest Service
Western Newfoundland Model Forest
Newfoundland Forest Service
Forest Centre, University Drive
Sir Wilfred Grenfell College
P.O. Box 68, Corner Brook, NF A2H 6C3
Internet: **www.wnmf.com/contacts.htm**

Enhanced Aboriginal Involvement Strategic Initiative
This program is designed to heighten participation of Aboriginal groups in the Model Forest Program. The purpose is to create social, economic and environmental stability in Aboriginal communities by incorporating projects of an entrepreneurial nature and Traditional Ecological Knowledge into Model Forest Program activities.

Human Resources Development Canada (HRDC)

161 St. Peters Road
PO Box 20105
Sherwood Postal Outlet
Sherwood, PEI C1A 9E3

P.O.Box 12051
689 Topsail Road
St. John's, Newfoundland
A1B 3Z4
Internet: **www.hrdc-drhc.gc.ca**
Internet: **www.hrcd-drhc.gc.ca/stratpol/edd/OASEC.shtml** (Self-employment Program)
Labour Canada 1-800-661-1997
Income Support Programs 1-800-227-9914
1-800-206-7218
Check web-site for office in your region.

Self-Employment Program
This program provides you with income support, coaching and technical assistance to help start a business. Applicants must be receiving or have received employment insurance benefits within the past 36 months. To qualify, applicants must agree to provide a business plan showing potential for long term self-employment, be starting a new business or taking over an existing one, and agree to work full-time on the business while receiving financial assistance.

Indian Affairs and Northern Development, Department of, (DIAND)
Atlantic Region
P.O. Box 160
40 Havelock Street
Amherst, NS B4H 3Z3
Phone: (902) 661-6200
Fax: (902) 661-6237
Internet: **www.inac.gc.ca**

The Department of Indian Affairs and Northern Development offers forest management resource information through their website, as well as various advisory and community assistance programs.

Community Economic Development Organization
Projects in this community based economic development program vary depending on local priorities and may include: employing Economic Development Officers at the community or Tribal Council level to support employment and training programs, economic development planning, business planning and start-up funding. Funding is provided under Federal Government First Nations agreements.

Resource Access Negotiation Program
This program provides financial assistance to First Nations' organizations involved in negotiations that will enable access to business and employment opportunities in the natural resource sectors. Funding is available for co-management initiatives with the government or private sector.

Federal Aboriginal Procurement Strategy
This program was announced in April 1996 by DIAND to support Aboriginal economic development by providing Aboriginal businesses with increased opportunities to supply goods and services to the federal government. If your company offers a service or product that the federal government is interested in buying, you should consider registering for this program.

Natural Resources Canada – Science & Technology Internships

580 Booth Street, 6th floor
Ottawa, ON K1A 0E4
Phone: (613) 995-6275
Fax: (613) 947-4117
E-mail: gmasse@nrcan.gc.ca
Internet: **www.nrcan.gc.ca/css/hrsb/intern-e.htm**

The Science and Technology Internship Program provides an opportunity to recent graduates in science, engineering or business to gain relevant and meaningful work experience. Interns are invited to work on natural resource sciences projects of commercial potential, in cooperation with Natural Resources Canada (NRCan). Interns are paid by NRCan, and internships last up to one year. Private sector organizations, universities and non-federal government organizations are all eligible to host interns.

Industry Canada
P.O. Box 8950
St. John's, NF A1B 3R9
Phone: (709) 772-4864
Fax: (709) 772-2373
Internet: **www.ic.gc.ca**

4th Floor, 1801 Hollis Street
P.O. Box 940, Station M
Halifax, NS B3J 2V9
Phone: (902) 426-2018
Fax: (902) 426-2624
E-mail: abc.halifax@ic.gc.ca

Business Improvement Loans
This loan helps new and existing businesses obtain intermediate term loans from banks and other approved lenders.

Reference Canada
1-800-667-3355
This toll free number is the federal government's bilingual referral and basic information service. It is designed to help the public find answers to questions about federal government programs.

Statistics Canada
Advisory Services
1741 Brunswick Street
2nd Floor, Box 11
Halifax, NS B3J 3X8
Phone: (902) 426-5331 or 1-800-263-1136
Fax: (902) 426-9538
E-mail: atlantic.info@statcan.ca

Statistics Canada has a central statistical agency for each province and it maintains a large inventory of statistical products and services, and expertise. Statistics and information are acquired from various sources, and then packaged for distribution. Market trends and demographics relating to your product or service may be available through the Statistics Canada specific to your province.

IV. GOVERNMENT – PROVINCIAL

Agriculture and Forestry Department

J Frank Gaudet Tree Nursery,
Upton Rd,
P.O. Box 2000,
Charlottetown, PEI
C1A 7N8
Phone: (902) 368-4700
Fax: (902) 368-4713
Internet: **www.gov.pe.ca/af/index.php3**

Development & Rural Renewal, Department of
P.O. Box 8700
St. John's, NF A1B 4J6
Phone: (709) 729-7000
Fax: (709) 729-7244
Internet: **www.gov.nf.ca/drr**

Business Resource Centre

The Business Resource Centre contains a collection of over 10,000 books and videos, and 300 periodicals. It subscribes to more than 750 on-line databases. Information is available in person, by telephone, or by mail. Staff can help research new business ideas and provide general information on business planning, marketing, and promotion.

Business Counseling Services

Expertise in business planning, marketing, engineering, financial management is available at the Business Counseling Services. Staff is available to provide counseling and advice to business people with needs in these areas.

Developmental Funding for Business

Front-line Economic Development Officers, familiar with provincial, federal and community development programs are available and they can help access the programs. They can advise on the kind of business planning and security that may be required in developing a solid business plan. They are also there to offer a lending program for self-employed people wishing to start or expand a micro-business.

Strategic Enterprise Development Fund

This fund is designed to help small and medium sized firms engaged in strategic growth industries, particularly those offering potential for export, by providing access to essential business financing. One of these industries is **environmental industries**. The fund can help where financial needs cannot be met by conventional lenders and other sources of business finance.

Industry, Trade and Technology, Department of
Business Analysis Division
P.O. Box 8700
St. John's, NF Canada A1B 4J6
Phone: (709) 729-5066
Fax: (709) 729-3208
Internet: **www.success.nfld.net/business/**

Economic Diversification and Growth Enterprises Initiative (EDGE)

EDGE is available to both existing businesses to expand and to new start-ups.

Prince Edward Island Business Development
P.O.Box 910
Charlottetown, PEI

C1A 7L9
Phone: (902) 368-6300 or 1-800-563-3734 (toll-free in North America)
Fax: (902) 368-6301
E-mail: invest@gov.pe.ca
Internet: **www.peibusinessdevelopment.com/index-start.php3**

PEIBD offers information on various small business development programs that PEI Business Development offers as well as a wide variety of information that will assist you in operating a business in Prince Edward Island.

V. BUSINESS CONSULTANTS

Note: Contact the nearest Aboriginal Capital Corporation for the names of additional consultants in your area.

Note: This is not a complete list of Aboriginal business consultants. Contact the nearest Aboriginal Capital Corporation for the names of additional consultants in your area.

YUKON

I. NON-PROFIT SECTOR

Aboriginal Capital Corporations (ACC)

There are over 30 Aboriginal capital corporations in Canada that administer financing for one or more government entities specifically to Aboriginal businesses. Financing is intended to enable, start, acquire or expand viable Aboriginal businesses. First Nations, Non-status Indian, Inuit and Métis entrepreneurs are eligible for the program. ACC provides loans up to $50,000 to create, acquire expand or upgrade Aboriginal businesses. Some of the ACC's serve Aboriginal businesses affiliated with specific First Nations or geographic regions.

dana Naye Ventures
409 Black Street
Whitehorse, Yukon Y1A 2N2
Phone: (867) 668-6925 or 1-800-661-0448
Fax: (867) 668-3127
dananaye@yknet.yk.ca

dana Naye Ventures assists Yukon people and communities to become more self-reliant by providing developmental finance and advisory services to entrepreneurs and Yukon businesses.

Calmeadow Foundation
Phone: (416) 362-9125
Fax: (416) 362-0769
metrofund@calmeadow.com

The Calmeadow Foundation is a Toronto-based non-profit foundation which encourages economic self-reliance among the self-employed in Canada and the developing world.

First Peoples' Fund
A private sector initiative designed to assist First Nation communities establish and operate their own micro-enterprise loan funds. Loans are offered at commercial interest rates and range from $300 to $3,000. Loans are offered to self-employed people within borrower circles of 4-7 people who approve and collectively guarantee loans. No collateral or equity contributions are required. Loan funds are administered by the communities themselves with the support of First Peoples' Fund.

Canadian Council for Aboriginal Business (CCAB)
204A St. George Street
Coach House, Main Floor
Toronto, ON M5R 2N5
Phone: (416) 961-8663
Fax: (416) 961-3995
Internet: **www.ccab-canada.com/**

The Canadian Council for Aboriginal Business is a national organization which brings Aboriginal and non-Aboriginal business people together for mutually beneficial partnerships through its business internships. Participating Aboriginal interns gain business experience, training, networking and develop managerial and entrepreneurial skills.

Circle for 2015
This is a brand name that identifies networking programs and events. This networking program provides business-to-business connections for Aboriginal and non-Aboriginal companies and communities.

Progressive Aboriginal Relations (PAR)
PAR is a program designed to assist companies to develop and benchmark their work with Aboriginal people in employment, business creation, leadership development and community relations.

Canadian Executive Services Organization (CESO)
1724 Merrill Lynch Tower
Edmonton Centre
Edmonton, AB T5J 2Z2
Phone: (780) 421-4740 or 1-800-763-6372
Fax: (780) 429-3186 (fax)
E-mail: alberta@ceso-saco.com
Internet: **www.ceso-saco.com**

CESO offers the skills of over 4,300 retired professional volunteers to business owners throughout Canada. The non-profit organization provides volunteer services to over 1,000 communities, organizations and individuals a year in areas where skills are lacking. Business advisory services are usually limited to a week or less, often on a part-time basis. If you need assistance in developing a business plan, or setting up a record keeping system, for example, CESO may be a good source of expertise.

The Community Reinvestment Fund - Yukon
www.crfusa.com/
Not-for-profit organization providing financing to small businesses in the Yukon.

Yukon Chamber of Commerce
510 Elm, Yukon, OK 73099
Phone: (405) 354-3567
E-mail: fgreer@yukoncc.com

The Yukon Chamber of Commerce promotes economic growth in the community though leadership, support, and services to their members.

II. FINANCIAL INSTITUTIONS

Business Development Bank of Canada (BDC)
2090 A - 2nd Avenue
Whitehorse, Yukon
Y1A 1B6
Phone: (867) 633-7510
Fax: (867) 667-4058
Internet: **www.bdc.ca**

The Business Development Bank of Canada (BDC) is a Crown corporation with a mission to help create and develop Canadian small and medium-sized business. They offer a variety of financial products to fit each stage of a business' growth from the smallest micro-business to expanding medium-sized businesses.

They provide specialized financial assistance such as counseling assistance to small enterprises; and providing a "Small Business Start-up Kit." Each branch has its own Aboriginal services account manager.

Commercial Banks - Aboriginal Services

Most major banks have an Aboriginal division. Business owners should contact their bank branch to get the contact for Aboriginal banking in their area.

Bank of Montreal
Park Royal Branch
959 Park Royal South
West Vancouver, BC V7T 1A1
Phone: (604) 903-3022
Fax: (604) 903-3021

Canadian Imperial Bank of Commerce
400 Burrard Street, 5th Floor
Vancouver, B.C. V6C 3A6
Phone: (604) 665-1254
Fax: (604) 665-1114

Yukon Small Business Assistance Program
This program offers both financial and non-financial assistance to entrepreneurs wishing to start a new business as well as those wishing to expand an existing business. Financial assistance takes the form of loans and loan guarantees.

Royal Bank of Canada - National Branch
Aboriginal Banking
11th Floor, 335 - 8th Avenue, S.W.
Calgary, Alberta
T2P 2N5
Phone: (403) 292-3764
Fax: (403) 292-3436

III. GOVERNMENT – FEDERAL

Aboriginal Business Canada
Industry Canada
21st Floor, 300 West Georgia Street
Vancouver, BC
V6B 6E2
Phone: (604) 666-3871
Fax: (604) 666-0238
E-mail: abc.vancouver@ic.gc.ca
Internet: **www.strategis.ic.gc.ca**
Internet: **www.abc.gc.ca**

This program targets small businesses and offers both financial and non-financial assistance. Contributions can be made towards the costs of developing business plans and undertaking feasibility studies, establishing new businesses or joint ventures, and increasing technology use in a business through acquisition of equipment as a way to improve competitiveness. Aboriginal Business Canada also offers support in areas such as management and technical training.

Canadian Business Service Centre
201-208 Main Street
Whitehorse, Yukon
Y1A 2A9
Phone: (867) 633-6257 or 1-800-661-0543
Fax: (867) 667-2001
Info-FAX: (867) 633-2533
Toll Free Info-FAX: 1-800-841-4320
Internet: **www.cbsc.org/yukon**
E-mail: perry.debbie@cbsc.ic.gc.ca

The Canada Business Service Centres are set up to improve the start-up, survival and growth rates of small and medium-sized enterprises by giving business people in every part of Canada access to accurate, timely and relevant information and referrals. Its purpose is to improve and simplify access to government programs, services and information by business people in Yukon.

Canadian Forest Service - Natural Resource Canada
Northern Forestry Centre
5320-122 Street
Edmonton, AB T6H 3S5
Phone: (780) 435-7210
Fax: (780) 435-7359
Internet: **www.nofc.forestry.ca/**

The mission of the Canadian Forest Service (CFS), a sector of Natural Resources Canada, is to promote sustainable development of Canada's forests and competitiveness of the Canadian forest sector, for the well-being of present and future generations of Canadians. The CFS publishes guides and papers relating to forest business planning, a directory of which can be found on their Internet site.

First Nation Forestry Program
Indian and Northern Affairs Canada
345-300 Main Street
Whitehorse, YK Y1A 2B5
Phone: (867) 667-3350
Fax: (867) 667-3138
Internet: **www.fnfp.gc.ca**

This program provides funding and forestry advice to status First Nations with the goal of providing access to a greater role in participating in forestry in the future. Funding assistance is available to foster business partnerships both on and off reserves, with various government and non-government organizations, and the forest industry. Eligible applicants include Bands, Tribal Councils and First Nations-owned businesses.

Canadian Rural Partnership (CRP)
Toll free: 1-888-781-2222
Internet: **www.rural.gc.ca**

This initiative is designed to support rural community development by adopting new approaches and practices to respond to rural development issues and concerns. The goal is to fund projects that help to develop "tools" that will enhance the quality of life in rural communities and better equip them to compete in a global economy, so that rural communities are able to contribute fully to the growth and stability of Canada. A guide to government programs for rural communities is available on its web site or by calling the toll free number.

Human Resources Development Canada (HRDC)

125-300 Main Street
Whitehorse, Yukon Y1A 2B5
Phone: (867) 667-5083
Fax: (867) 668-6801
Internet: **www.hrdc-drhc.gc.ca**
Internet: **www.hrcd-drhc.gc.ca/stratpol/edd/OASEC.shtml** (Self-employment Program)
Administration/Employment Services (867) 667-5083
Labour Canada 1-800-661-1997
Income Support Programs 1-800-227-9914
1-800-206-7218
(867) 668-6801 (fax)
Check web-site for office in your region.

Self-Assessment Program
This program provides you with income support, coaching and technical assistance to help start a business. Applicants must be receiving or have received employment insurance benefits within the past 36 months. To qualify, applicants must agree to provide a business plan showing potential for long term self-employment, be starting a new business or taking over an existing one, and agree to work full-time on the business while receiving financial assistance.

Indian Affairs and Northern Development, Department of (DIAND)
345-300 Main Street
Whitehorse, Yukon
Y1A 2B5
Phone: (867) 667-3100
Fax: (867) 667-3196
Internet: **www.inac.gc.ca**

The Department of Indian Affairs and Northern Development offers forest management resource information through their website, as well as various advisory and community assistance programs.

Community Economic Development Organization
Projects in this community based economic development program vary depending on local priorities and may include: employing Economic Development Officers at the community or Tribal Council level to support employment and training programs, economic development planning, business planning and start-up funding. Funding is provided under Federal Government First Nations agreements.

Resource Access Negotiation Program
This program provides financial assistance to First Nations organizations involved in negotiations that will enable access to business and employment opportunities in the natural resource sectors. Funding is available for co-management initiatives with the government or private sector.

Federal Aboriginal Procurement Strategy
This program was announced in April 1996 by DIAND to support Aboriginal economic development by providing Aboriginal businesses with increased opportunities to supply goods and services to the federal government. If your company offers a service or product that the federal government is interested in buying, you should consider registering for this program.

Natural Resources Canada – Science & Technology Internships

580 Booth Street, 6th floor
Ottawa, ON K1A 0E4
Phone: (613) 995-6275
Fax: (613) 947-4117
E-mail: gmasse@nrcan.gc.ca
Internet: **www.nrcan.gc.ca/css/hrsb/intern-e.htm**

The Science and Technology Internship Program provides an opportunity to recent graduates in science, engineering or business to gain relevant and meaningful work experience. Interns are invited to work on natural resource sciences projects of commercial potential, in cooperation with Natural Resources Canada (NRCan). Interns are paid by NRCan, and internships last up to one year. Private sector organizations, universities and non-federal government organizations are all eligible to host interns.

Reference Canada
1-800-667-3355
This toll free number is the federal government's bilingual referral and basic information service. It is designed to help the public find answers to questions about federal government programs.

Statistics Canada
Advisory Services
Library Square Office Tower
600-300 West Georgia Street
Vancouver, BC V6B 6C7
Phone: (604) 666-3691 or 1-800-263-1136
Fax: (604) 666-4863
E-mail: stcvan@statcan.ca

Statistics Canada has a central statistical agency for each province and it maintains a large inventory of statistical products and services, and expertise. Statistics and information are acquired from various sources, and then packaged for distribution. Market trends and demographics relating to your product or service may be available through the Statistics Canada specific to your province.

IV. BUSINESS CONSULTANTS

Polar Geomatics Ltd.
11 Nisutlin Dr.
Whitehorse, Yukon
Y1A 3S4
Phone: (403) 668-3846
Fax: (403) 668-6577
E-mail: polargeo@polargeo.yk.ca
Internet: **www.polargeo.yk.ca/**

Note: Contact the nearest Aboriginal Capital Corporation for the names of additional consultants in your area.

Note: This is not a complete list of Aboriginal business consultants. Contact the nearest Aboriginal Capital Corporation for the names of additional consultants in your area.

I. NON-PROFIT SECTOR

Aboriginal Capital Corporations (ACC)
There are two Aboriginal capital corporations in the Northwest Territories that administer financing for one or more government entities specifically to Aboriginal businesses. Financing is intended to enable, start, acquire or expand viable Aboriginal businesses. First Nations, Non-status Indians, Inuit and Métis entrepreneurs living in Alberta and the Northwest Territories are eligible for the programs. ACC provides loans up to $50,000 to create, acquire, expand or upgrade Aboriginal businesses. Some of the ACC's serve Aboriginal businesses affiliated with specific bands or geographic regions.

N.W.T. Cooperative Business Development Fund
321-C Old Airport Road
Yellowknife, Northwest Territories X1A 3T3
Phone: (403) 873-3481
Fax: (403) 920-4052

NWT Métis-Dene Development Fund
P.O. Box 1805, 5125 - 50th Street
Yellowknife, Northwest Territories X1A 2P4
Phone: (403) 873-9341
Fax: (403) 873-8561

Canadian Council for Aboriginal Business (CCAB)
204A St. George Street
Coach House, Main Floor
Toronto, Ontario, Canada M5R 2N5
Phone: (416) 961-8663
Fax: (416) 961-3995
Internet: **www.ccab-canada.com**

The Canadian Council for Aboriginal Business is a national organization which brings Aboriginal and non-Aboriginal business people together for mutually beneficial partnerships through its business internships. Participating Aboriginal interns gain business experience, training, networking and develop managerial and entrepreneurial skills.

Canadian Executive Services Organization (CESO)
1724 Merrill Lynch Tower
Edmonton Centre
Edmonton, Alberta T5J 2Z2
Phone: (780) 421-4740 or 1-800-763-6372
Fax: (780) 429-3186
E-mail: alberta@ceso-saco.com
Internet: **www.ceso-saco.com**

The Canadian Executive Services Organization (CESO) offers the skills of over 4,300 retired professional volunteers to business owners throughout Canada. The non-profit organization provides volunteer services to over 1,000 communities, organizations and individuals a year in areas where skills are lacking. Business advisory services are usually limited to a week or less, often on a part-time basis. If you need assistance in developing a business plan, or setting up a record keeping system, for example, CESO may be a good source of expertise.

Native Investment and Trade Association (NITA)
108-100 Park Royal
West Vancouver, BC
V7T 1A7
Tel: (604) 925-6677
Fax: (604) 913-0559
Email: nita@bc.sympatico.ca
Internet: **www.native-invest-trade.com**

The Native Investment and Trade Association is an Aboriginal, non-profit Association, dedicated to pursuing self-reliance through entrepreneurship. NITA works towards creating a healthier climate between Aboriginal Canada and the business community by promoting mutual understanding through communication, partnerships and joint ventures.

II. FINANCIAL INSTITUTIONS

Business Development Bank of Canada
5 Place Ville Marie,
Montreal, Quebec H3B 5E7
Phone: (514) 283-5904
Fax: (514) 283-2872
Internet: **www.bdc.ca**
Contact the main office for information of the branch nearest you.

The Business Development Bank of Canada (BDC) is a Crown corporation with a mission to help create and develop Canadian small and medium-sized business. They offer a variety of financial products to fit each stage of a business' growth from the smallest micro-business to expanding medium-sized businesses.

They provide specialized financial assistance such as counseling assistance to small enterprises; and providing a "Small Business Start-up Kit." Each branch has its own Aboriginal services account manager.

Commercial Banks - Aboriginal Services

Most major banks have an Aboriginal division. Business owners should contact their bank branch to get the contact for Aboriginal banking in their area.

Bank of Montreal
Aboriginal Banking Unit
15th Floor, BMTT
55 Bloor St. W.
Toronto, Ontario M4W 3N5
Phone: (416) 927-6170
Fax: (416) 927-5523

Canadian Imperial Bank of Commerce (CIBC)
Aboriginal Banking
9990 Jasper Avenue, 4th Floor
Edmonton, Alberta T5J 2K3
Tel: (780) 429-7641
Fax: (780) 429-7677
Internet: **www.cibc.com/aboriginal**

Small Business Development Program
This program provides loans to businesses having annual sales of less than $2 million or employing less than 50 people. Interest rates are fixed for the life of the loan, and repayment terms are flexible.

Industrial Estates Limited Financing Program
This program is designed to provide appropriate loan financing to new or expanding manufacturing operations. The minimum loan financing available under this program is $250,000. Repayment is normally by way of a 20 year amortization.

Product Development Management Program
This program aims to assist manufacturers in developing new products and upgrading the design quality of existing products. Grants under the program provide up to 75 percent of the product development costs submitted by a consultant designer. The maximum grant is $15,000 per project.

First Nations Bank of Canada
TD Financial Group
410 - 22nd Street East
Saskatoon, Saskatchewan S7K 3N9
Phone: (306) 955-3622
Toll Free: 1-888-454-3622
Fax: (306) 955-6811
Internet: **www.firstnationsbank.com**

Royal Bank
Aboriginal Banking
Planning & Development
Royal Bank of Canada
16th Floor, 220 Portage Avenue
Winnipeg, Manitoba R3C 0A5
Phone: (204) 988-6478
Fax: (204) 947-3946

First Nations Advisory Services
Royal Trust
4th Floor, 330 St. Mary Avenue
Winnipeg, Manitoba R3C 3Z5
Phone: (204) 988-6748
Fax: (204) 988-6746

III. GOVERNMENT – FEDERAL

Aboriginal Business Canada (Industry Canada)
PO Box 18
Cambridge Bay NT X0E 0C0
Phone: (867) 983-2624
Fax: (867) 983-2075
E-mail: boblong@polarnet.ca
Internet: **www.abc.gc.ca** (Aboriginal Business Canada)
Internet: **www.strategis.ic.gc.ca** (business information and resources)

The program targets small business and offers both financial and non-financial assistance. Contributions can be made towards the costs of developing business plans and undertaking feasibility studies, establishing new businesses or joint ventures, and increasing technology use in a business through acquisition of equipment

as a way to improve competitiveness. Aboriginal Business Canada also offers support in areas such as management and technical training.
Services are also available through the following external delivery organization:

NWT Métis Development Corporation
P.O. Box 1805, 5125 50th Street
Yellowknife, Northwest Territories X1A 2P4
Phone: (403) 920-8576
Fax: (403) 873-3492

Canada/Northwest Territories Business Service Centre
Scotia Centre 8th Floor
P.O. Box 1320
Yellowknife, NT X1A 2L9
Phone: (867) 873-7958
Toll Free: 1-800-661-0599
Fax: (867) 873-0101
E-mail: yel@cbsc.ic.gc.ca
Internet: **www.cbsc.org/nwt/index.html**

The Canada Business Service Centres are set up to improve the start-up, survival and growth rates of small- and medium-sized enterprises by giving business people in every part of Canada access to accurate, timely and relevant information and referrals. Its purpose is to improve and simplify access to government programs, services and information by business people in the Northwest Territories.

Canadian Forest Service - Natural Resources Canada
Northern Forestry Centre
5320 - 122 Street
Edmonton, AB T6H 3S5
Phone: (780) 435-7210
Fax: (780) 435-7359
Internet: **www.nofc.forestry.ca**

The mission of the Canadian Forest Service (CFS), a sector of Natural Resources Canada, is to promote sustainable development of Canada's forests and competitiveness of the Canadian forest sector, for the well-being of present and future generations of Canadians.

The CFS publishes guides and papers relating to forest business planning, and numerous research publications related to forestry and forestry products.

First Nation Forestry Program
5320-122nd St.
Edmonton, AB T6H 3S5
Phone: (780) 435-7270
Fax: (780) 435-7356
Internet: **www.fnfp.gc.ca**

This program provides funding and forestry advice to status First Nations with the goal of providing access to a greater role in participating in forestry in the future. Funding assistance is available to foster business partnerships both on and off reserves, with various government and non-government organizations, and the forest industry. Eligible applicants include Bands, Tribal Councils and First Nations-owned businesses. The program has a five-year term ending on March 31, 2001.

Canadian Rural Partnership (CRP)
Toll free: 1-888-781-2222
Internet: **www.rural.gc.ca**

This initiative is designed to support rural community development by adopting new approaches and practices to respond to rural development issues and concerns. The goal is to fund projects that help to develop "tools" that will enhance the quality of life in rural communities and better equip them to compete in a global economy, so that rural communities are able to contribute fully to the growth and stability of Canada. A guide to government programs for rural communities is available on its web site or by calling the toll free number.

Export Development Corporation (EDC)
Head Office:
151 O'Connor Street
Ottawa, ON K1A 1K3
Tel: (613) 598-2500
Fax: (613) 598-6697
Email: export@edc-see.ca
Internet: **www.edc.ca/**

EDC is a Crown corporation operating as a commercial financial institution that helps Canadian businesses grow and prosper through exports and international investment.

Human Resources Development Canada (HRDC)
Self-employment Program
Toll Free: 1-800-206-7218
Internet: **www.hrcd-drhc.gc.ca/stratpol/edd/OASEC.shtml**
General HRDC web site: **www.hrdc-drhc.gc.ca**
This program provides you with income support, coaching and technical assistance to help start a business. Applicants must be receiving or have received employment insurance benefits within the past 36 months. To qualify, applicants must agree to provide a business plan showing potential for long term self-employment, be starting a new business or taking over an existing one, and agree to work full-time on the business while receiving financial assistance.

Indian Affairs and Northern Development, Department of
P.O. Box 1500
Yellowknife, N.W.T. X1A 2R3
Phone: (867) 669-2500
Fax: (867) 669-2709
Internet: **www.inac.gc.ca**

The Department of Indian Affairs and Northern Development offers forest management resource information through their web site, as well as various advisory and community assistance programs.

Community Economic Development Organization - Projects in this community-based economic development program may vary depending on local priorities and may include: employing Economic Development Officers at the community or Tribal Council level to support employment and training programs, economic development planning, business planning and start-up funding. Funding is provided under Federal Government First Nations agreements.

Resource Access Negotiation Program - This program provides financial assistance to First Nations organizations involved in negotiations that will enable access to business and employment opportunities in the natural resource sectors. Funding is available for co-management initiatives with the government or private sector.

Federal Aboriginal Procurement Strategy - This program was announced in April 1996 by DIAND to support Aboriginal economic development by providing Aboriginal businesses with increased opportunities to supply goods and services to the federal government. To be eligible, a business must be 51% owned and operated. If your company offers a service or product that the federal government is interested in buying, you should consider registering for this program.

Natural Resources Canada – Science & Technology Internships
580 Booth Street, 6th floor
Ottawa, ON K1A 0E4
Phone: (613) 995-6275
Fax: (613) 947-4117
E-mail: gmasse@nrcan.gc.ca
Internet: **www.nrcan.gc.ca/css/hrsb/intern-e.htm**

The Science and Technology Internship Program provides an opportunity to recent graduates in science, engineering or business to gain relevant and meaningful work experience. Interns are invited to work on natural resource sciences projects of commercial potential, in cooperation with Natural Resources Canada (NRCan). Interns are paid by NRCan, and internships last up to one year. Private sector organizations, universities and non-federal government organizations are all eligible to host interns.

Reference Canada
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Statistics Canada
Advisory Services
Park Square, 9th Floor
10001 Bellamy Hill
Edmonton, Alberta T5J 3B6
Phone: (403) 495-3027
Toll-Free: 1-800-263-1136
Fax: (403) 495-5318
E-mail: eforcar@statcan.ca

Statistics Canada has a central statistical agency for each province and it maintains a large inventory of statistical products and services, and expertise. Statistics and information are acquired from various sources, and then packaged for distribution. Market trends and demographics relating to your product or service may be available through the Statistics Canada specific to your province.

IV. GOVERNMENT – TERRITORIAL

Resources, Wildlife and Economic Development, Ministry of
Community Economic Development Services
Department of Resources, Wildlife and Economic Development
P.O. Box 1320
Yellowknife, NT X1A 2L9
Phone: (867) 873-7272
Fax: (867) 873-0434
Internet: **www.rwed.gov.nt.ca**
Community Economic Development services offers two funding programs. The Grants to Small Businesses program provides assistance in offsetting eligible costs incurred by small NWT businesses. Grants up to $5,000 are awarded to those whose viability may be threatened. In some cases, renewable resource harvesters

may be eligible for assistance for the purchase of tools and equipment to assist them in increasing their level or quality of production and income.

The Business Development Fund offers assistance through venture capital contributions, contributions for planning and other developmental costs, pilot demonstration projects, market development and product promotion, business skills, business relief and contributions for business creation and expansion.

Forest Management
Department of Resources, Wildlife and Economic Development
Yellowknife, NT
Phone: (867) 872-2275
Hay River, NT
Phone: (867) 874-2009
The Forest Management sector develops plans and promotes the sustainable development of forest resources. It can provide information and documents regarding NWT forests, management and protection, provincial initiatives and related policies and legislation.

V. BUSINESS CONSULTANTS

Aboriginal Network Consulting
Box 1805, 5125-50th Street
Yellowknife, NT X1A 2P4
Phone: (403) 920-2343
Fax: (403) 873-3492
Email: anconsul@internorth.com
Internet: **www.abnetcon.com**

The goal of Aboriginal Network Consulting is to further the development of Aboriginal business by building and maintaining a network of qualified consultants, providing consulting expertise and working to promote and assist Aboriginal organizations. Services offered include business plans, feasibility studies, financing proposals, funding applications, purchase or sale of a business, accounting system advisory services, computer consulting services, management services and government consulting.

Crosscurrent Associates
104-76 Capital Drive
Hay River, NT X0E 1G2
Phone: (867) 874-4405
Fax: (867) 874-4505
E-Mail: predvers@cancom.net

Crosscurrent associates provides forestry consulting services to Aboriginal communities, including forest management, workshops and training, business planning, and other advice on political and regulatory issues and sustainable development.

Nexus Group
5049 Finlayson Dr.
Yellowknife, NT X1A 3J5
Phone: (867) 873-8780

Offers consulting services for Aborignal people in forestry, including strategic planning, feasibility studies and economic forecasting.

Note: This is not a complete list of Aboriginal business consultants. Contact the nearest Aboriginal Capital Corporation for the names of additional consultants in your area.

APPENDIX 4

BUSINESS GLOSSARY

BUSINESS GLOSSARY

Aboriginal:	all indigenous people, status or non-status, Metis or Inuit.
Asset:	the entire property of a person, association, corporation, or estate applicable or subject to the payment of debts
Broker:	an agent who negotiates contracts of purchase and sale (as of real estate, commodities, or securities)
Business Plan:	a document prepared by a company's management, detailing the past, present, and future of the company, usually designed to attract capital investment
Capital investment:	the money paid to purchase a capital asset or a fixed asset
Collateral:	property (as securities) pledged by a borrower to protect the interests of the lender
Corporation:	a commercial corporation with share capital, other than a financial institution
Credit Union:	a cooperative association that makes small loans to its members at low interest rates
Credit-Line:	an arrangement in which a bank or vendor extends a specified amount of unsecured credit to a specified borrower for a specified time period
E-mail:	a means or system for transmitting messages electronically (as between terminals linked by telephone lines)
Equity funds:	a mutual fund which invests primarily in stocks, usually common stocks
First Nations:	status individuals, bands or tribal councils
Grant:	a transfer of property, usually monetary, by deed or writing
Home Page:	the page typically encountered first at a World Wide Web site that usually contains links to the other pages of the site or to other sites
Incorporation:	to form into a legal corporation
Internet:	an electronic communications network that connects computer networks and organizational computer facilities around the world
Investor:	to commit (money) in order to earn a financial return
Joint Venture:	an entity formed for a specific purpose and duration between two or more parties that may may take a variety of legal forms including partnership or corporation
Legal entity:	an individual or organization which is legally permitted to enter into a contract, and be sued if it fails to meet its contractual obligations
Liability:	a financial obligation, debt, claim, or potential loss

Market research:	the collection and analysis of information about consumers, market niches, and the effectiveness of marketing programs
Marketing:	the process or technique of promoting, selling, and distributing a product or service
Marketplace:	the world of trade or economic activity
Micro-business:	a business of less than five employees
Mission Statement:	a statement of corporate purpose, indicating the primary customer needs a company will satisfy and the goods or services it will market
Partnership:	a legal relation existing between two or more persons contractually associated as joint principals in a business
Profit:	the excess of the price received over the cost of purchasing and handling or of producing and marketing goods
Share:	any of the equal portions into which property or invested capital is divided; specifically : any of the equal interests or rights into which the entire capital stock of a corporation is divided and ownership of which is regularly evidenced by one or more certificates
Small business:	businesses having an annual revenue between $30 000 and $5 000 000
Sole proprietorship:	a business structure in which an individual and his/her company are considered a single entity for tax and liability purposes
Subcontract:	a contract between a party to an original contract and a third party; one to provide all or a specified part of the work or materials required in the original contract
Trust Company:	a corporation that functions as a corporate and personal trustee and usually also engages in the normal activities of a commercial bank
Venture Capital:	capital (as retained corporate earnings or individual savings) invested or available for investment in a enterprise – called also risk capital
Website:	a computer system that runs a Web server, and has been set up for publishing documents on the Web
World Wide Web:	a part of the Internet designed to allow easier navigation between different website addresses – called also Web